

## HMAA's Online Bill Pay Service

We are pleased to introduce HMAA's online bill pay service! Our portal makes it faster, easier, and more convenient for plan administrators to make payments on their policy. You can also set up automatic payments and alerts. Certain restrictions apply.

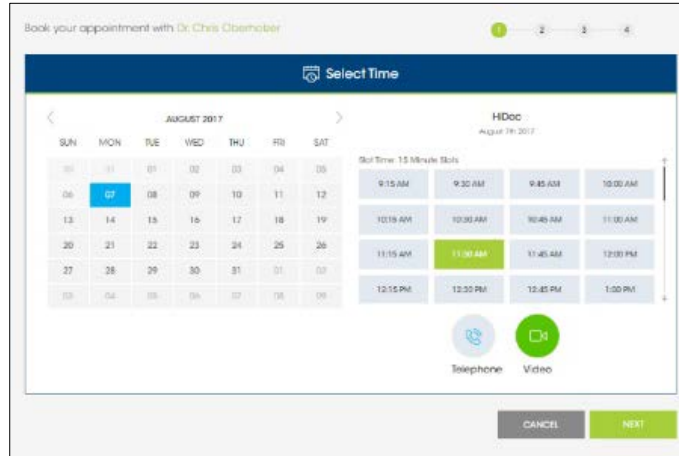
If you are interested in this service, please visit [hmaa.com/billpaysignup](http://hmaa.com/billpaysignup) or contact your HMAA Account Manager at (808) 791-7654, toll-free at (800) 621-6998 x301, or [AccountManager@hmaa.com](mailto:AccountManager@hmaa.com).



## Active&Fit Direct™ Program

As an HMAA member, you have access to the Active&Fit Direct™ program, which offers memberships to 8,000+ fitness centers nationwide for **\$25 a month** (plus a \$25 enrollment fee). To enroll or learn more, visit [ActiveandFitDirect.com/fitness/hmaa](http://ActiveandFitDirect.com/fitness/hmaa).

View [hmaa.com](http://hmaa.com) for a complete list of special offers on fitness memberships, food and beverages, spa services, and more.



## Speak with a Doctor 24/7

Speaking with a doctor is faster and easier with our HiDoc Patient Portal and mobile app! HMAA members can see or talk with a local, board-certified physician securely and confidentially anytime, anywhere, at no cost. Contact a physician through any of the following:

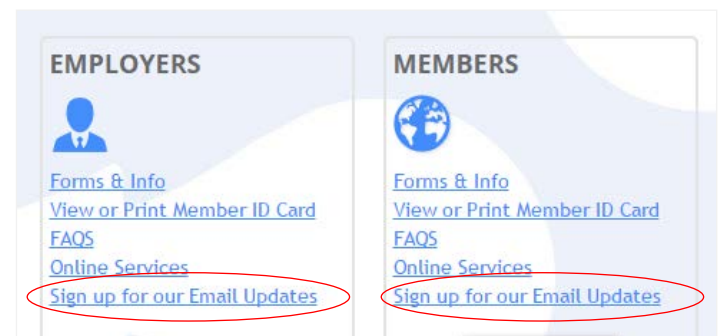
- Visit [HiDocOnline.com](http://HiDocOnline.com) from your computer
- Access the **HiDoc mobile app** from the Apple or Android app stores
- Call HiDoc toll-free at **(844) 423-6242**

Learn more at [hmaa.com/telemedicine](http://hmaa.com/telemedicine).

## Sign Up for Email Updates

If you do not already receive email updates from [connect@hmaa.com](mailto:connect@hmaa.com), we encourage you to sign up! We'll keep you up-to-date on your HMAA membership including your health plan benefits, services, special offers, events, and more.

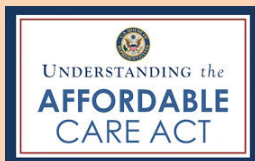
It's free and easy. Visit our website at [hmaa.com](http://hmaa.com) and click on one of the links (under *Employers* or *Members*) to *Sign up for our Email Updates*.



## Reporting Requirements for Employer Shared Responsibility (Pay or Play)

In accordance with the ACA "Pay or Play" mandate, fully insured Applicable Large Employers (ALE) must report the type of health coverage offered to full-time employees and their dependents. Information must be furnished to the IRS as well as to full-time employees.

- Statements to employees consist of Form 1095-C, Parts 1 and 2, due no later than **January 31, 2018**.
- Statements to the IRS consist of Form 1094-C (transmittal) and 1095-C, Parts 1 and 2, due no later than **February 28, 2018** via paper or **March 31, 2018** electronically.



### How to Determine Applicable Large Employer (ALE) Status

- 1. Count full-time employees.**
  - Defined as working at least 30 hours per week (or at least 130 hours of service per month) during the applicable months in the last calendar year.
- 2. Count full-time equivalents (FTEs)**
  - Defined as non-full-time employees working less than 30 hours per week (or 130 hours of service per month) during the applicable months in the last calendar year.
  - Divide total hours by 120. Make sure not to include any hours over 120 for each employee.
  - Result is the number of total FTEs.
- 3. Add full-time employees and FTEs**
  - Add the total count of full-time employees and full-time equivalents for all twelve months of the last year calendar year.
  - Round to the nearest hundredth (two digits to the right of the decimal point).
- 4. Determine Your Monthly Average**
  - Divide the total full-time employees and FTEs by 12.
  - Round total down to the nearest whole number and the result is your monthly average.
  - If the sum is 1 to 49, Employer is **not** an ALE.
  - If the sum is 50 or great, **Employer is an ALE** and is subject to Pay or Play requirements. Please note ALEs are also required to offer insurance coverage to employees and their dependents (up to age 26) as they are eligible.

HMAA is once again pleased to provide assistance to ALEs, upon their request and at no cost, by providing certain data points to assist them with completing the required forms. The data points will include the following summary data:

- Employee Information (name, SSN, street address, city, state, zip code)
- Plan Start Month
- Employee Offer of Coverage (list employees covered by month for the calendar year)

This information is also highlighted on the following page on Form 1095-C. For convenience, our report will be generated in a Microsoft Excel compatible file and will be available by January 5, 2018.

If you would like to take advantage of this complimentary service, you must contact your Account Manager directly or at AccountManager@hmaa.com by **December 15, 2017**. Please note: The report we provide will contain certain employer-provided information, and therefore data integrity is not guaranteed. HMAA will not offer other file formats nor provide information beyond that described above. You will need to combine our data with other information in order to complete the required forms.

*This information is based on HMAA's review and interpretation of this mandate, is intended for educational purposes only, and does not represent tax, legal, or compliance advice. For additional information about Employer Shared Responsibility and reporting, please visit the IRS website: <https://www.irs.gov/Affordable-Care-Act/Employers/Questions-and-Answers-on-Employer-Shared-Responsibility-Provisions-Under-the-Affordable-Care-Act>.*