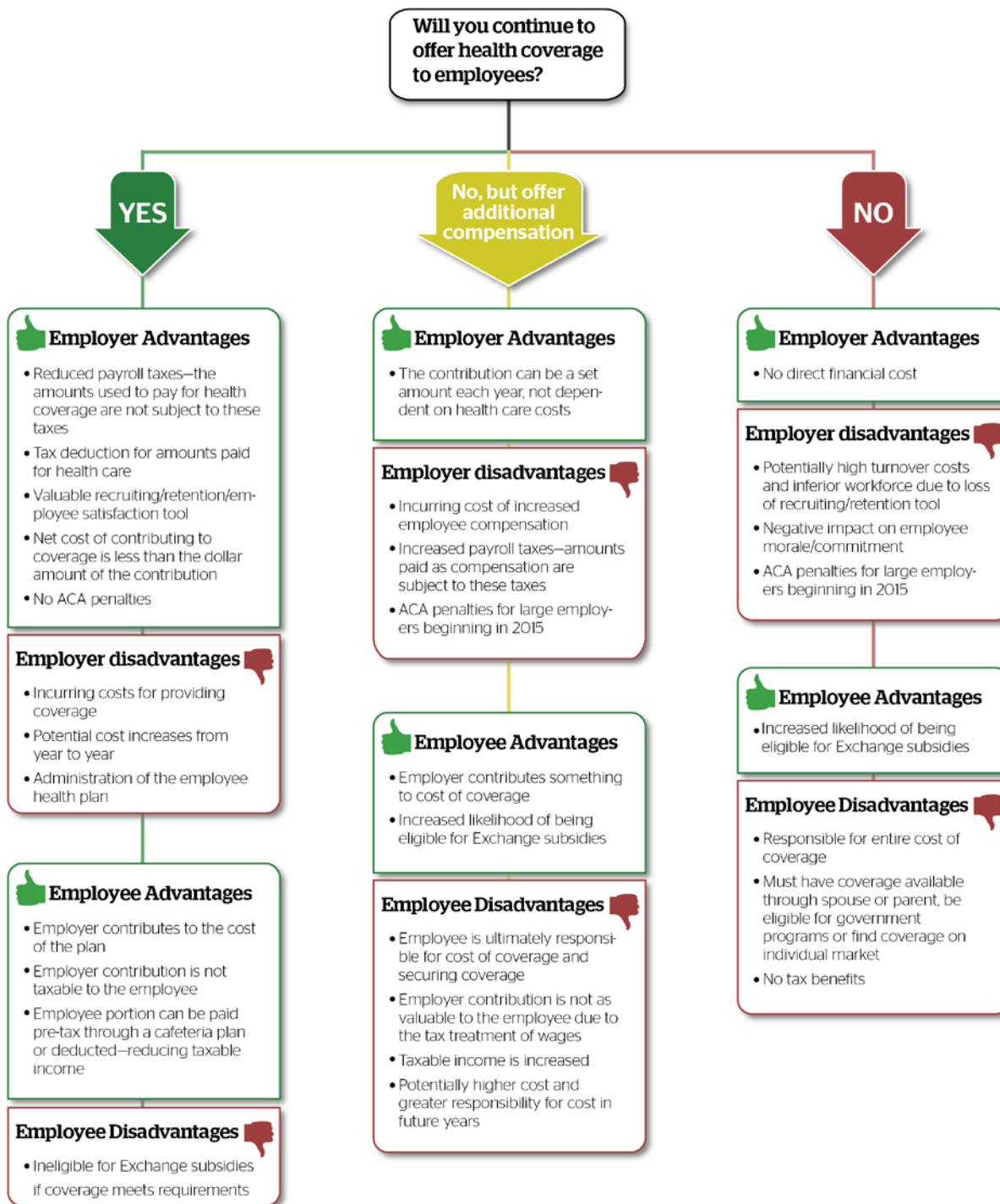


# The Pay or Play Decision:



## Will you continue to offer health coverage to employees?

As 2015 and the employer shared responsibility penalties approach, employers must decide whether they will offer employer-sponsored health coverage that complies with the Affordable Care Act or drop coverage and lose a valuable attraction and retention tool. The flowchart below looks at the advantages and disadvantages of three of the options available to employers: continuing to offer coverage; eliminating coverage, but increasing compensation; or eliminating coverage without offering any increase in compensation.



For more information or for help evaluating your options, please contact your Horst Insurance Account Executive.