TEN POINT FINANCIAL GROUP

Anthony Buck
Ten Point Financial Group LLC.
T (586) 899-1003
@ anthony@tenpointfg.com
W www.tenpointfinancialgroup.com

Our Employee Benefit Plan
COMPLIANCE SHEET

How the plan stays compliant

Our employee benefit plan is built on long-standing parts of the tax code and federal benefit law. Here is each piece and what it does.

WHY IT IS COMPLIANT

IRC Section 125	The cafeteria plan that lets the plan cost come out before taxes.
IRC Section 105(b)	The plan pays benefits for medical care.
IRC Section 213(d)	Defines the medical care that qualifies.
ERISA	It is an **employee welfare plan under ERISA**, with written plan documents.
ACA	It complies with **ACA** requirements to the extent they apply. The in-person preventive care meets the ACA's **Minimum Essential Coverage** rules.
FICA	The FICA rate stays 7.65%. It applies to lower taxable pay, the same way it does with any pre-tax benefit like group health insurance.
Legal review	A full legal review is available to your CPA, CFO or tax attorney under an NDA.

This is not major medical. It does not cover hospital stays or diagnostic care. That is why it adds to your health plan and does not replace it.

Book a call with Ten Point Financial Group

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It starts with a call. You see your numbers first. Then you decide.

Illustration only. Not tax or legal advice. Talk to your CPA or benefits attorney about your business. This plan is not major medical coverage and does not cover hospital stays or diagnostic care.