

DDI *benefits*

insurance 🍀 benefits admin 🍀 payroll/HR

healthcare reform: will you act or react?

With one stroke of a pen, benefits, payroll and HR administration have become inextricably linked, and exponentially more complex. Will you act, or will you react? How will you plan for the turmoil the *Patient Protection and Affordable Care Act* will bring?

If you're a DDI Benefits client, you'll be ready.



Our comprehensive new suite of PPACA Compliance, Benefits Administration and HR Services, for companies of any size, are designed to take the risks, costs and uncertainty out of PPACA decision-making and compliance. Decisions where even an honest mistake can cost you thousands of dollars in taxes and penalties.

Medium and large companies: Since payroll information is now intrinsic to PPACA compliance, we will interface directly with your payroll vendor to determine who you must cover, how much coverage to offer, and how to do it cost-effectively and without incurring fines or penalties.

Small companies: In addition to the above, DDI now offers complete payroll processing for companies with up to 15 employees. We provide one expert point of contact for all your benefits administration, payroll and HR services, so you can spend your time running your business.

Call the experts at DDI Benefits for a PPACA Compliance Evaluation or proposal



PPACA DECISIONING AND COMPLIANCE

- Calculation of tax liability under the "play or pay" tax
- Minimum wage levels to avoid triggering "unaffordable coverage" requirements
- Small Business Health Care Tax Credit eligibility
- Costs of employer provided supplemental insurance products
- Healthcare reform provision applicability
- Future healthcare costs
- Alternate PPACA strategies
- Individual subsidy eligibility and calculation
- FTE Employee Calculator
- "Cadillac Plan" tax applicability and tax liability

PAYROLL SERVICES: SMALL EMPLOYERS

- Complete payroll consulting and PPACA compliance coordination
- Complete payroll services for companies of 15 employees or less, competitively priced with the national payroll providers
- Full service: Paycheck direct deposit, W-2s, quarterly and annual tax filings & payments, 1099s, easy exports to your accounting software, email reminders about important deadlines, paycheck calculations
- Online access – run payroll from any computer with internet access, or call in and we'll do it for you
- Expert, personal service – no call centers, no getting passed around

BENEFITS ADMINISTRATION & HR SERVICES

Affordably outsource your benefits administration, and save money and time with our HR and payroll services.

- Customized online benefits portal links HR, benefits, payroll, 401(k)
- Work directly with payroll and carriers to enroll new hires, cancel coverage for term'd EE's and handling life event changes for current EE's
- Workers comp – Determine and provision coverage, assist or handle annual audits
- Monthly premium billing reconciliation
- COBRA administration
- On-demand report generation

- Form 5500
- 24/7 online HR/Benefits employee communication tool, including mobile access ("simplified enrollment and benefit info")
- Required employer notices (Medicare D, Summary of Benefits Coverage, Women's Healthcare Rights, FMLA, COBRA, Exchange Notification, etc.)

BUSINESS & INDIVIDUAL INSURANCE

- Medical, dental, life, disability
- Medicare
- Comprehensive family insurance analysis, cost comparisons
- COBRA/Gap coverage, short-term Medical coverage
- Portability issues, OMI, Oregon Health Plan