



Simplifying HR Benefiting Business

## **NOTICE TO EMPLOYERS: The Affordable Care Act Employer Mandate is still in effect.**

Although the ACA Individual Mandate was effectively repealed as of January 1, 2019, employer obligations remain unchanged and in full force in 2019.

Under the Employer Mandate, US employers with 50 or more full-time employees are required to offer full-time workers compliant health coverage.

### **QBS BENEFITS HAS A SOLUTION.**

We can meet your needs and minimize your exposure. Group plans can be built with as few as two employees and benefit plans can be employer or employee paid.

Our solutions include:

- Major Medical Benefit plans
- Minimum Essential Benefit Plans and Expanded plans
- Telemedicine
- Limited Medical Plans
- Dental and Vision Coverage
- Accident Plans
- Short- and Long-Term Disability Plans
- Group Life Medical Plans
- Individual Life plans  
Variable, whole, universal or term life plans
- Hospital Confinement Insurance
- Critical Illness Plans
- Cancer Insurance

No matter your specific needs, QBS can help. Contact Bob Gajoch 864-660-6947 or [regajoch@qualitybsolutions.net](mailto:regajoch@qualitybsolutions.net) TODAY to develop your individualized program.