



KEYSOLUTION™

5M Program Highlights

- Shelters employers from the \$2,000 and \$3,000 excise tax penalties
- Shelters employees from the greater of 2.5% of household income or \$695 per adult or \$347.50 per child excise tax penalty
- Provides “substantial” inpatient and physician benefits therefore complying with the new regulations
- Features **no** participation requirements for the MVP
- Quoted price for the MVP is firm up front regardless of enrollment results
- Low cost to employees
- Benefit structures provide truly meaningful benefits to participants
- Provides a variety of price points to fit various family budgets
- Features new creative risk taking techniques
- The MVP is a “standard” plan therefore not challengeable by the IRS
- Incorporates personal benefit counseling for MVP participants
- All at a surprisingly affordable cost to employers

The Keysolution 5M Program is the intelligent way to effectively balance the excise tax exposure for employers and employees, benefits, and the cost of those benefits.



Stop Loss Insurance provided by A+ Best Rated Companion Life | Managed by RGI, LLC

Administered by Key Benefit Administrators, Inc.