## LEGAL PROCESSING DIVISION PUBLICATION & REGULATIONS BRANCH

Notice 2015-16

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APR 1 3 2015

From:

Lynda Knobloch <hr@brenengen.com>

Sent:

Thursday, April 09, 2015 2:34 PM

To:

Notice Comments

Subject:

Notice 2015-16

I am very concerned about the implications of the Cadillac tax as it now stands. Specifically, inclusion of HSA and FSA contributions, especially those made by the employee, will be difficult or impossible to continue as the law currently reads. We have for years encouraged our employees to take more responsibility for the their healthcare costs by offering HSA and FSA options to offset their ever-increasing out-of-pocket healthcare costs. These are not people with 'Cadillac' plans. Our employees are offered qualified high deductible health plans for health insurance, nothing 'expensive' or elaborate. But, inclusion of HSA and FSA contributions would force a tremendous number of our employees to be subject to a tax that, in the spirit of the law's intent, should not apply to them. These are regular people without expensive health plans who need the assistance of FSA and HSA monies to help cover their increasing healthcare costs. Please change the law to exempt these contributions from the Cadillac tax, Thank you for your consideration.

Lynda Knobloch

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Lynda Knobloch Human Resources Manager Brenengen Autogroup

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