Notice 2015-16

From: James Linthicum <jlinthicum@tvmwd.com>
Sent: Thursday, April 02, 2015 5:33 PM
To: Notice Comments
Subject: Notice 2015-16 Cadillac Tax

I believe the excess benefit should be calculated as the premium cost for the group health plan **less** any employee contributions (i.e. employer's actual cost). Anything other than this unfairly limits the choices of health coverage provided to the employee. If the employee is willing to pay the additional cost, why should the IRS penalize the employer?

I don't believe Health FSAs should be included in the calculation, as the whole point of FSAs is to encourage employees to set aside money for their own health expenses. If you don't want FSAs to be deductible, just get rid of FSAs altogether.

Thank you for taking my comments.

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THREE VALLEYS MWD

The mission of Three Valleys Municipal Water District is to supplement and enhance local water supplies to meet our regions' needs in a reliable and cost-effective manner.