

Notice 2015-16

MAR 09 2015

From: Todd Saffell <toddsaff@yahoo.com>
Sent: Thursday, March 05, 2015 12:12 PM
To: Notice Comments
Subject: "Notice 2015-16"

After reviewing Notice 2015-16, I have some serious concerns. I am a Human Resources Manager with over 15 years of experience.

Employers today are experiencing health care premium increases at over twice the CPI. In order to manage costs and maintain staffing levels, many employers are moving to higher deductible plans to lower health care expenses. At the same time, the requirements of the ACA laws, have added additional staff to the health care costs.

As an employer, I have advocated for using high-deductible health plans with supporting HRA and HSA to better manage limited funds.

Adding the employee funded HSA to the cadillac tax calculation will result in decreased benefits available to employees.

I strongly urge you to reverse this decision, and keep employee funded HSA contributions separate from the cadillac tax calculations.

Thanks,

Todd S.