LEGAL PROCESSING DIVISION
PUBLICATION & REGULATIONS BRANCH

Notice 2015-52

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From: Vicki Decker <VickiDecker@anbtx.com>
Sent: Tuesday, August 04, 2015 2:52 PM
To: Notice Comments
Subject: IRS Notice 2015-52

I am the Benefits Manager for a small community bank located in Texas. Established in 1875, we have 575 employees. The employees and their dependents make up over 800 participants currently in our group medical plan. This morning I received a copy of IRS Notice 2015-52 and would like to comment on the Excise Tax. Assessment of this tax would be the end of our employer-sponsored medical coverage; which would cause us to lose valuable employees to large corporations and bigger banks. This threatens the entire future of our business. Small businesses are the backbone of America and this tax will have devastating effects on business owners and their workers.

Our plan is not a 'Cadillac' but instead a plan that experienced several very large claims by sick employees who need their coverage. The high cost of the plan is not driven by rich benefits, but instead a few needy and very ill workers and their dependent spouses and children. The plan is a no frills, high deductible plan. Still, it is essential to the financial survival of the majority of our employees. Now is the time to do what is right for the American public. Please consider repealing the excise tax.

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