

Notice 2015-52

AUG 10 2015

From: Ryan Beasley <RBeasley@holmesmurphy.com>
Sent: Tuesday, August 04, 2015 12:29 PM
To: Notice Comments
Subject: Notice 2015-52

Hello,

Is there any consideration towards companies whom offer a 60% plan with contributions at 9.5% salary (or meeting safe harbor) but still liable for Cadillac tax? I'm sure you're aware but the "cost" of a plan is not correlated to the "richness" of the plan offering. Cost is determined by comorbidity and frequency of plan use. The "cost" is driven by 4-8% of the population that has hospital stays or terminal illness. I have two groups for example with group A offering an 89% plan and will not have Cadillac Tax implications versus group B offers a 72% plan and will potentially hit the tax in 2018.

Just some thoughts and I'm willing to discuss if needed.

Thank you~



Ryan Beasley
Sr. Financial Analyst
12712 Park Central Drive, Suite 100
Dallas, TX 75251
214-265-6342 | 800-882-5949
Fax: 214-346-3210
rbeasley@holmesmurphy.com
www.holmesmurphy.com

===== Privacy Statement =====

This electronic document including any attachments may contain confidential, privileged, and/or copyrighted information and is intended for use solely by the intended recipient(s). You are hereby notified that any unauthorized disclosure, copying, distribution, or use of this message is prohibited. If you received this message in error, please notify the sender by reply e-mail and permanently delete this message from your computer.

Holmes Murphy often provides general guidance to its clients on employee benefits and related personnel matters, but does not provide legal advice. While we regularly confer with, and receive guidance from, members of our internal compliance team and with our outside legal counsel, Holmes Murphy is not a law firm and any general guidance we provide is not intended to be and should not be considered legal advice. Clients are always urged to consult with their own counsel about specific legal issues to ensure they are receiving direct legal advice that is informed by the law and all facts and surrounding circumstances of the inquiry.

=====

Please be advised: Coverage cannot be bound without the acknowledgment of a licensed staff member.

Corporate Address: 3001 Westown Parkway, West Des Moines, IA 50266