

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~

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