

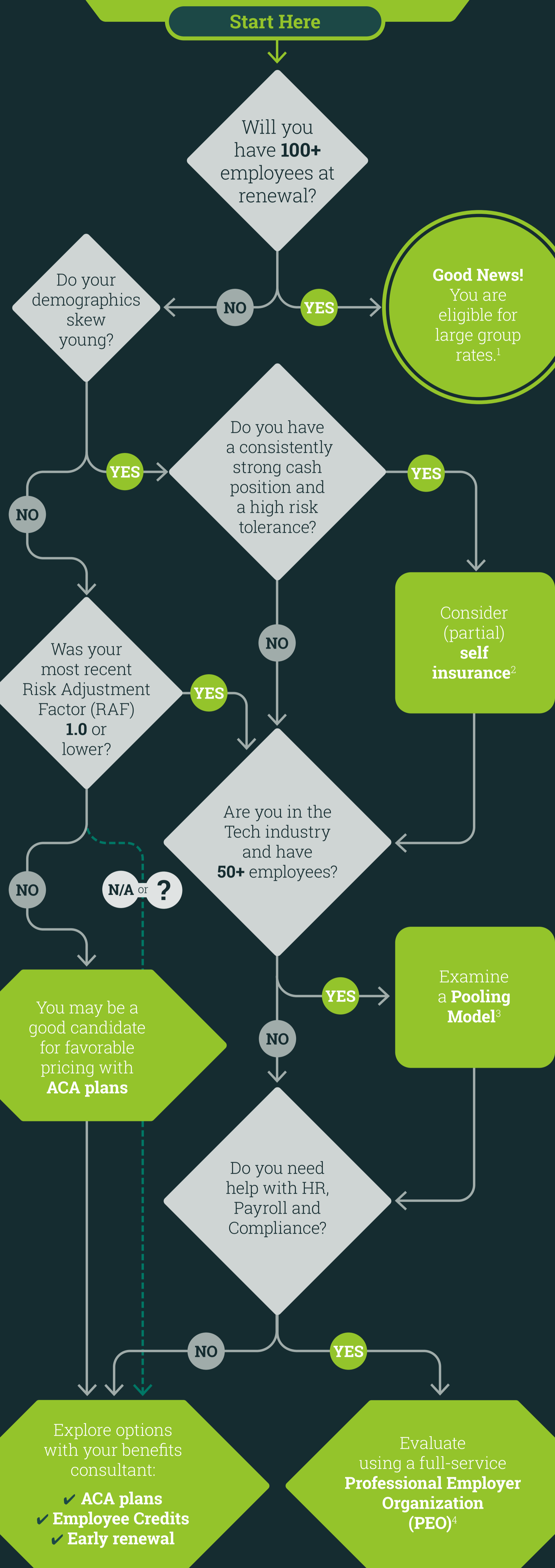
What should you do about the Affordable Care Act?

As President Obama said, "the Affordable Care Act is here to stay."

Many companies with less than 100 employees are in for a rude awakening as they are reclassified into the small group market. Their benefits may get worse, their costs could increase and their rate structures will likely become more complicated.

So what should you do?

Use our decision tree to find out.



Visit our website
www.sequoia.com

¹ Get in touch with one of our benefits consultants to explore your best options with large group rates. <http://www.sequoia.com/about/contact/>

² Although this is a road less traveled, there are self-insurance options available for groups of 25+ employees. We've worked with a number of clients who've made this change – contact us to find out how at <http://www.sequoia.com/about/contact/>

³ Sequoia Tech is a pooling model that provides access to competitive benefits packages, including health insurance at large group rates. Learn more at <http://www.sequoia.com/services/sequoia-tech/>

⁴ Sequoia One delivers comprehensive HR services along with a pooling model that gives startups access to large group health insurance rates and helps them meet ACA requirements. Learn more at <http://www.sequoia.com/services/sequoia-one/>