

## Tax-credit eligibility

You may qualify for a tax credit to help offset the cost of providing health insurance if you:

- have fewer than 25 full-time equivalent employees
- pay employees an average of less than \$54,000\* annually
- contribute at least 50% of employee premium cost

To verify eligibility for Federal tax credits, please consult a professional tax advisor.

## Why you should use a CCSB Certified Agent

- Free independent advice ensuring that you choose the right health insurance plan for your small business.
- Access to CCSB resources that help improve the enrollment process.
- Professional ongoing support managing your group health insurance plan.

*\*Federal income limit subject to change. Please consult a professional tax adviser for current income limits.*



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## Getting started

1. **Consider the advantages** of offering your employees health insurance.
2. **Review your budget** and determine the best options for you and your employees.
3. **Discuss plans and pricing options** with a Certified Insurance Agent.
4. **Enroll through your CCSB Certified Agent** and they will take care of the rest.

Learn more about Covered California for Small Business:



[CoveredCA.com/ForSmallBusiness](https://CoveredCA.com/ForSmallBusiness)



844.332.8384

## Covered California for Small Business Health Options Program

The expanded, affordable coverage  
your employees deserve



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# The biggest thing to hit small business



## Small Business Health Options Program

Covered California for Small Business (CCSB) is a health insurance marketplace developed for small businesses. CCSB offers health plans with private insurance companies at affordable rates, with four defined levels of coverage — Bronze, Silver, Gold and Platinum — and standardized health benefits. Many small businesses choose to offer coverage to benefit their business.

Covered California Certified Insurance Agents are available to help select a plan that will both meet your budget and provide quality health insurance for your employees.



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# You're not just doing this for their health

## Benefits for your business:

### Financial control

You decide the level of coverage and how much to contribute toward premiums.

### Tax advantages

You may be eligible for a tax credit after purchasing insurance through Covered California.

### Simple billing

All health plan premiums are billed in one consolidated monthly invoice.

### Employee loyalty

CCSB offers high-quality, affordable health insurance to help attract and retain talented employees.

### Productivity

Health insurance can help prevent illness, increase productivity and reduce employee absenteeism.

### Online Account Management

MyCCSB enables employers to manage employee health benefits, as well as view and pay monthly invoices online.

## Benefits for your employees:

### Employee choice

Employees decide which health plans and corresponding networks of doctors and hospitals meet their needs and lifestyles.

### Live support

Plan selection and enrollment support from Certified Insurance Agents.

### Customer service

Access to a multilingual service center for ongoing support.

# Is your business eligible for CCSB?

- Employers with 1 to 100 full-time equivalent eligible\* employees
- Must have at least one W-2 employee

*\*An eligible employee works an average of 30 hours per week based on a month of work. You may decide to offer coverage to part-time employees who work between 20 and 29 hours per week. Ask your Certified Insurance Agent for a complete list of eligibility guidelines.*

## How CCSB works

- Research coverage options with your Certified Insurance Agent.
- Select the level of coverage you'd like to offer your employees.
- Define your contribution amount toward the cost of employee coverage (50% minimum) and their dependents' coverage (optional).
- Your employees then select a specific plan (Bronze, Silver, Gold and Platinum) that meets their needs within your level of coverage, with the assistance of your Certified Insurance Agent.

Please contact me with any questions

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