

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 \$65,000** annually
- ✓ Contribute at least 50% of employee premium cost
- ✓ Available for two consecutive tax years.

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.
- ✓ Help you understand and keep your business compliant with Employee Retirement Income Security Act (ERISA) and other benefits laws.

*Owners/officers and any family of the owner/officers are not included in the tax-credit calculations

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

Choose CCSB for

- ✓ **No Admin or Late Fees**
Apply every budget dollar toward employer premiums.
- ✓ **Easy On-boarding**
Save time with CCSB's simplified quoting, application, and invoicing.
- ✓ **Out-of-State Coverage**
Remote employees can access Blue Shield BlueCard.
- ✓ **Multi-Carrier Portfolio**
Choose from the top-tier PPO, and HMO plans with affordable access to the broadest network of physicians and hospitals in California. Multi-state coverage is available for groups with employees out of state.
- ✓ **Exclusive Tax Credit**
Eligible Small Businesses can qualify for federal tax credits up to 50% on premiums to help pay for the cost of providing quality health coverage for employees.*
- ✓ **MyCCSB Portal**
Allows Employer and Agent access to enroll new Employees, process terminations, make plan changes, and more...

blue
california

 KAISER
PERMANENTE®

 SHARP
HEALTH PLAN



Covered California for Small Business health options program

**THE EXPANDED, AFFORDABLE COVERAGE
YOUR EMPLOYEES DESERVE**



**COVERED CALIFORNIA
SMALL BUSINESS**



Making life easier for small businesses

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 and employees.

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.

More than just health insurance

BENEFITS FOR YOUR BUSINESS:

Financial control

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

Simple billing

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

Employee Recruitment Retention

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.

Additional Value Adds

Employees have access to Mental wellbeing apps, Gym discounts, TeleHealth, and much more.

Is your business eligible for CCSB?

- ✓ Employers with 1 to 100 full-time equivalent eligible* employees
- ✓ Must have at least one W-2 employee, who is not considered the owner or spouse of the owner.

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.



To get started, visit
CoveredCA.com/ForSmallBusiness
or call **844.332.8384**

 **Follow us on LinkedIn**
/covered-california-for-small-business