



***Covering Your Employees in the
United States***

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Affordable Care Act of 2010

➤ Individual

- ✓ Regulatory – Company may not pay for or reimburse for an individual insurance policy
- ✓ Resent ruling does allow for company to reimburse for premium through a Health Reimbursement Arrangement

➤ Group

- ✓ Business Expense Deduction
- ✓ More robust coverage options



Temporary Travel Medical

➤ US Based

- Pre-existing coverage limitations
 - \$50,000 USD for US Citizens
 - No coverage for pre-ex for non-US Citizen

➤ International Based

- Will cover from home country
- Can be extended by current medical scheme



Ancillary Coverages

- Dental & Vision
- Long Term Disability
- Short Term Disability
- 401K Retirement Scheme
- Group Life Insurance



International Medical

- Medically Underwritten
- Comprehensive Coverage Internationally
- Does not comply with the requirements of the Affordable Care Act
- Can be paid by the Company or the Employee



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