

## 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 \$67,000\*\* 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 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



## Covered California for Small Business health options program

THE EXPANDED, AFFORDABLE COVERAGE YOUR EMPLOYEES DESERVE



COVERED CALIFORNIA  
SMALL BUSINESS



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**

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