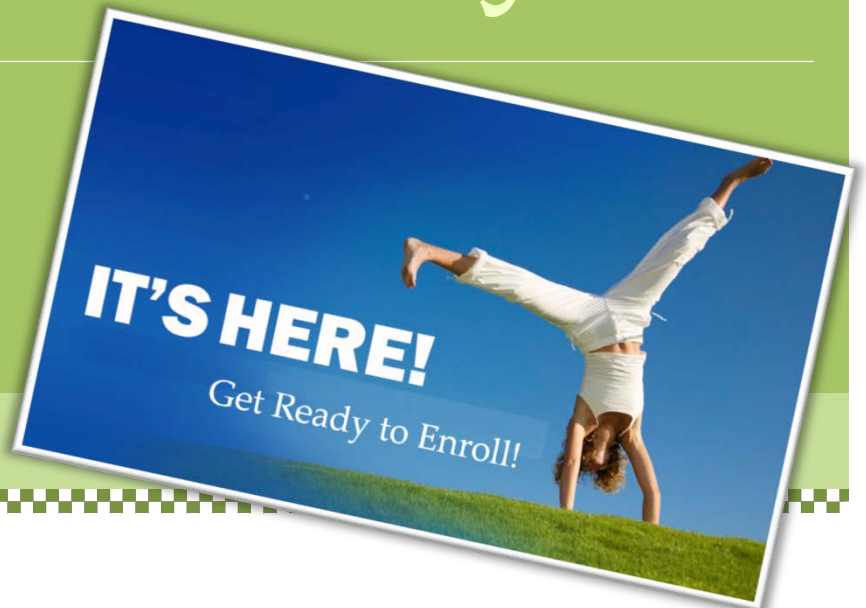


Enroll Today!

ACA Open Enrollment
begins November 1.
Don't get caught without
insurance-
You might get penalized!



As of 2014 you must:

- A. Maintain a minimum level of health care coverage- known as minimum essential coverage, or
- B. Qualify for an exemption, or
- C. Make an individual shared responsibility payment when filing your federal income tax returns.

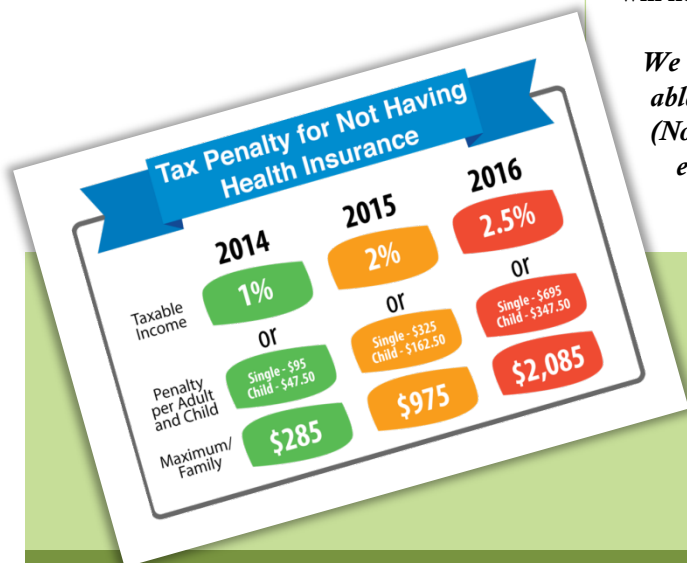
Individual Shared Responsibility Payment

For each month that you or a member of your family is without minimum essential coverage and does not qualify for an exemption, you will need to make an individual shared responsibility payment (pay a penalty).

If you and your dependents had minimum essential coverage for each month of 2015, you will check a box indicating that when you file your 2015 federal income tax return. If you qualify for an exemption, you will attach a form to your tax return to claim that exemption. If you are required to make the individual shared responsibility payment, you will calculate your payment and make the payment with your return.

If you choose to make an individual shared responsibility payment (pay the penalty) instead of maintaining minimum essential coverage, this means you will not have health insurance coverage to help pay for medical expenses.

We can help get you covered today! Please note that you will only be able to get health insurance during the 2016 Open Enrollment (November 1, 2015 - January 31, 2016). Once Open Enrollment ends, you will need a Qualifying Event in order to enroll on a plan.



Contact us today. We can help.

Tom Russell & Associates, Inc.

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