

The Advisor

Going Beyond the Numbers to Deliver Insight, Guidance and Success

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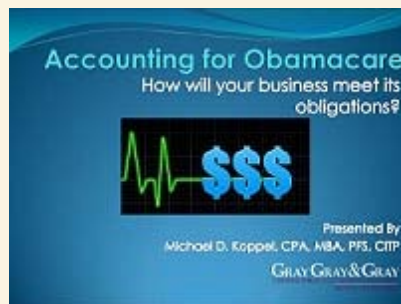


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Gray, Gray & Gray, LLP's News

Three Things Every Business Owner Should Know About Obamacare Right Now.



If you missed our webinar on how the new rules on health care could impact your business, you should at least be aware of three critical changes that are about to be implemented. Below are the top three critical items, but there are more. Be sure to view our full webinar recording by clicking [here](#).

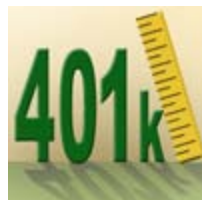
Our top three critical items:

1. An employer is **not** treated as employing more than 50 full-time employees **if** the employer's workforce exceeds 50 full-time employees for 120 days or fewer during the calendar year and the employees that cause the employer's workforce to exceed 50 full-time employees are seasonal workers.
2. "Full-time" is defined as an average of 30 hours per week or at least 130 hours in a month.
3. An employee is **not eligible** for premium assistance credit if he or she is provided with affordable and minimal essential coverage. Premium assistance credit is up to 400% of the federal poverty level and minimal essential coverage is 60% of the estimated medical cost.

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Timely Opportunities

How Does Your 401(k) Plan Measure Up?



If your company has a 401(k) plan, or you participate in one as an employee, you are in good company. Approximately 60 million Americans are covered by 401(k)s. The IRS recently surveyed plan sponsors and released a report that reveals characteristics of the popular retirement savings tools involving participation requirements, contributions, "top-heavy" rules and more. Take a look at how your plan measures up.

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Marketing


Drop Some of Your Customers

Concentrate your company's sales and marketing efforts on those high-performing customers who generate the *most* profit. It's a matter of identifying the most lucrative



groups. Click "Full Article" to see what data you need to collect to potentially watch your profits soar.

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Human Resources

The Ins and Outs of Firing



You might want to fire employees with bad attitudes, or those who are just plain lazy. The question is: Can you do it legally? Here are some guidelines to help structure your staff as *you* see fit, without running afoul of government rules and regulations.

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34 Southwest Park Westwood, MA 02090