

**Broker Emails**

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Description automatically generated**Myth Busting: “ACA Enforcement is Over”**

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**Emails**

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**Subject Line: ACA Enforcement Is Stronger Than Ever**

Hi [Name],

Think the ACA mandate is a thing of the past? Think again.

The IRS is actively enforcing §4980H rules and penalties are higher than ever in 2026. With affordability set at 9.96% and automation fueling IRS notices, employers who miss the mark are more at risk than ever.

As your broker, my priority is protecting you from avoidable penalties. That’s why I work with a team that helps employers:

* Avoid all penalties – guaranteed! ($3,340+ per employee annually under Penalty A)
* Get reporting right the first time
* Respond quickly if you receive an IRS ACA penalty notice

Let’s review your strategy now — before the IRS does.

[Contact info]

**Accuracy Matters: Payroll ≠ Compliance**

**Subject Line: When ACA Gets Complex, Payroll Alone Isn’t Enough**

Hi [Name],

For straightforward benefit structures, payroll and HRIS systems may be enough for ACA reporting. But for employers with complexity — multi-EIN groups, union employees, self-funded plans, or large seasonal populations — the margin for error grows quickly. Even small misses can lead to costly IRS notices.

That’s why I work with a dedicated ACA compliance partner. Their legal-backed process handles the scenarios where general systems fall short, including:

* Aggregated ALE groups with multiple EINs
* Rehires and breaks in service
* Variable-hour and seasonal employees

With this level of expertise, ACA reporting becomes predictable and penalty-proof — even for complex organizations.

Let’s connect to make sure your 2026 filings are airtight.

[Contact info]

**Are You Covered for Complexities?**

**Subject Line: The ACA’s Tricky Areas Can Trip You Up**

Hi [Name],

ACA reporting gets especially challenging once complexity comes into play. Even employers who think they’re compliant often miss the fine print. Risk areas include:

* Controlled groups with multiple EINs
* Seasonal or union employees
* Rehires, interns, and variable-hour staff
* Mergers and acquisitions (ACA reporting is part of due diligence)

Each of these scenarios requires special handling under ACA rules. That’s why I partner with a dedicated compliance team — to make sure even the most complex situations are filed accurately and on time—guaranteed!

Let’s connect to review any potential risk areas before 2026 filings are due.

[Contact info]

**High-Risk Industries**

**Subject Line: Staffing, Retail, Hospitality — ACA Risk is Higher Here**

Hi [Name],

Industries with large hourly or seasonal workforces face the highest risk for ACA reporting errors and they’re often the ones who end up with IRS penalty letters.

If you’re in staffing, retail, hospitality, or manufacturing, the complexity is built in. Challenges like:

* Fluctuating employee hours
* Look-back measurement periods
* Seasonal worker exceptions

(all require specialized handling under ACA rules)

I work with a compliance partner who knows how to get this right. Let’s connect to make sure your filings are accurate and penalty-proof before the season hits.

[Contact info]

**Differentiate with Expertise**

**Subject Line: ACA Compliance, Delivered with White-Glove Precision**

Hi [Name],

We’re not just another broker — we’re a Lumelight partner. That means your ACA compliance is backed by:

* **Benefit experts** who understand the rules inside and out
* **White-glove service** that removes the worry
* **A full compliance guarantee** — accuracy defended from start to finish

This isn’t the standard “check-the-box” approach most vendors offer. It’s proactive protection, powered by specialists who live and breathe ACA compliance.

Let’s put that level of expertise to work for your business this year.

[Contact info]

**ACA Notices**

**Subject Line: Did ACA Notices Catch You Last Year?** 

Hi [Name],

IRS notices and filing corrections are more common than many employers realize — especially when complexity comes into play with seasonal staff, rehires, or multi-EIN groups. Letter 226J penalty proposals can climb into the hundreds of thousands, and 5699 notices still go out when the IRS suspects missing filings.

The good news: they’re also preventable.

We’ll review what triggered any past problems, close the gaps, and put the right processes in place so your 2026 filings are accurate the first time — and your team can file with ease and confidence.

 Are you available for a quick review of last year’s filings?

[Contact info]

**Don’t Get Left Behind**

**Subject Line: If Your Broker Isn’t Talking ACA, You’re Exposed**

Hi [Name],

ACA rules aren’t getting easier — and penalties aren’t getting lighter.

If your broker hasn’t addressed ACA compliance in your benefit planning or renewal conversations, that’s a red flag. The risk is real: even small coding errors or missed filings can trigger costly IRS notices.

As a Lumelight One broker partner, I can give you the peace of mind that comes from clear guidance, practical tools, and guaranteed compliance support — built for employers with more complex reporting needs.

Let’s connect now to make sure your plan and your 2026 filings are 100% accurate — guaranteed!

[Contact info]

**Emergency Support (January)**

**Subject Line: Last-Minute ACA Reporting? We’ve Got You.**

Hi [Name],

January is crunch time for ACA compliance — and when most compliance vendors stop taking on new clients. That’s exactly when many employers discover gaps, errors, or that nothing has been filed at all.

With our partner Lumelight, it’s not too late. They specialize in emergency ACA support:

* Jumping in mid-season to clean and validate data
* Correcting coding errors and missing forms
* Filing on time — or securing extensions — even under tight deadlines
* Defending accuracy with our full compliance guarantee

IRS penalties don’t wait, but neither do we. If you’re behind on ACA reporting, let’s get you covered now — before the deadlines hit.

[Contact info]

**ACA rules don’t have to be overwhelming.**  
We help employers stay compliant, avoid penalties, and keep benefit plans running smoothly. Reach out today to see how we can support your team.

**[Broker Name]**  
[Broker Firm/Agency Name]  
Phone: [XXX-XXX-XXXX]  
Email:   
Website:

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