HEARTLAND BANK

Power Breakfast!

How does the Affordable Care Act affect me?
Confused about Obamacare?
What's the difference between the two?

Please join us for a discussion that will cover the current changes under Health Care Reform, as well as:

- Summary of Benefits & Coverage
- FSA, HSA, and HRA Changes
- Individual Mandate
- Employer Issues
- W-2 Reporting
- Non-discrimination Rules
- Significant Mandates 2013 and Beyond

Speaker: Chris Pulos, Sr. Vice President and Employee Benefits Consultant
Brower Insurance, a Marsh & McLennan Agency LLC Company

Chris G. Pulos is Senior Vice President and Employee Benefits Consultant at Brower Insurance. He has more than 29 years of Benefits Risk Management and Brokerage experience. Chris has received numerous awards within his field and has earned his CLU (Chartered Life Underwriter) designation. He currently holds several FINRA registrations (Series 6, 7, 24, and 65). Chris specializes in the financial and technical aspects of benefits design and implementation. Active within the community, Chris sits on many boards including the American Heart Association and the Miami Valley Hospital Foundation. A graduate of Southern Illinois University, Chris joined Brower in 1998.

BROWER
a Marsh & McLennan Agency LLC Company

Brower Insurance, a Marsh & McLennan Agency LLC Company, has provided insurance and risk management services to the business community since 1935. Brower employs over 150 insurance professionals in Dayton, Cincinnati, Springfield, and Columbus, Ohio. Specializing in the needs of the business community, Brower offers a comprehensive line of insurance and financial services including Property & Casualty, Employee Benefits, Human Resource Consulting, Personal Lines and Bonds. We also provide a full range of supporting services such as risk management, executive benefits, claims and loss control.

Date:	Wednesday, July 10, 2013
Time:	7:30 a.m. - Meet and Greet 8:00 a.m. - 8:45 a.m. Program
Location:	Heartland Bank - Corporate Office 850 N. Hamilton Road Gahanna, Ohio 43230
Reservations:	Reserve your spot online today at http://www.heartlandbank.com/affordable-care-act-obamacare-pb Or fax attached registration form to 614-259-5836 or Call Tami Vanderhoff at 614-259-5835

Space is limited - don't delay...Make your reservation today!

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REGISTRATION FORM

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Name

Company

Address

City, State, Zip

Daytime Phone

Email Address

Invited By

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Location: Heartland Bank - Corporate Office
850 N. Hamilton Road
Gahanna, Ohio 43230

Fax or email registration to:
Tami Vanderhoff at 614-259-5836 or vanderhofft@heartlandbank.com