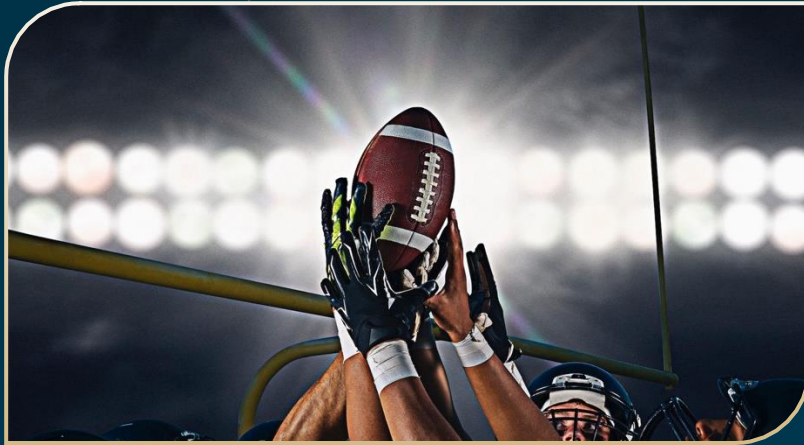


Case Study:

Professional Sports Team



When a pro sports team with union employees and star athletes faced complex ACA reporting requirements, Lumelight delivered secure, compliant solutions tailored to their unique environment.

Challenge

- Multiple union rules and evolving plan designs
- High-profile athletes requiring strict data security
- Mailing exceptions for players vs. staff

What We Did

- A dedicated ACA account manager guided every step
- Used proprietary software to identify data errors before filing
- Automated coding across complex benefit plans
- Developed secure, custom mailing protocols for athletes

Outcome

- Accurate, penalty-free ACA filings
- Sensitive data handled securely without delays
- Confidence in reporting under the spotlight of public scrutiny

Case Study:

National Mechanical Contractor



A national contractor with 1,400 employees across multiple EINs, union groups, and payroll systems needed a way to simplify chaotic ACA reporting.

Challenge

- Group with mid-year acquisition
- Multiple payroll systems and medical plans
- Frequent employee rehires, union eligibility rules

What We Did

- Accepted data in the client's own format, no rework required
- Customized software to reconcile multiple systems
- Compliance experts reviewed rehire/union scenarios
- Provided year-round concierge-level account management

Outcome

- Smooth, accurate reporting across all entities
- Compliance risks eliminated despite high complexity
- Renewed contract each year due to reduced stress and workload

Case Study:

Payroll Firm \$32M IRS Penalty Eliminated



A payroll firm serving 20,000 employees received a \$32 million IRS penalty with only 30 days to respond. Lumelight eliminated it completely.

Challenge

- \$32M penalty letter from IRS
- 30-day deadline to respond
- Hundreds of employee forms with incorrect codes

What We Did

- Deployed ESRP consulting team to analyze letter & errors
- Built direct relationship with IRS representative for real-time updates
- Corrected company filings first, then fixed hundreds of employee codes

Outcome

- Penalty eliminated completely: **\$32M → \$0**
- 50+ hours of admin work saved
- Business preserved and IRS confidence restored

Case Study:

Nonprofit Health System



A New Jersey nonprofit health system with 15,000+ employees had just one month to complete ACA reporting across 9 entities and 3 HR systems.

Challenge

- 9 entities and thousands of variable-hour workers
- Multiple medical plans with frequent employee transfers
- Data scattered across 3 independent HR systems
- Only one month to complete reporting

What We Did

- Partnered with HR and IT to capture rules and consolidate data
- Customized proprietary software to handle transfers and status changes
- Screened results to prevent IRS penalties

Outcome

- 15,000+ forms filed on time, penalty-free
- IRS feedback shared proactively to improve client's systems
- Full process completed in under a month