

ACA Employer Reporting

Lumelight's ACA Employer Reporting services protect organizations from costly IRS penalties, reduce administrative strain and deliver peace of mind through expert-led compliance. Whether your team prefers a streamlined, template-based approach or hands-on analyst guidance, every filing is accurate, timely and fully compliant.

Lumelight Essential

For employers with reliable data and limited support needs — a simplified, cost-effective pathway to accurate ACA filings.

Included Services

- Preparation and electronic filing of 1094-C and 1095-C forms
- Detailed quality control and validation review
- Secure data exchange via SOC II–certified document vault
- Support from a dedicated ACA Specialist
- Client-provided data through Lumelight's standardized intake template

Essential clients complete the intake template themselves; data support services are not included. If significant data issues arise, clients may upgrade to Enhanced for additional assistance.

Two Service Levels

Both levels are backed by our zero-penalty track record and ACA-certified analysts, scaled to your internal capacity.

Lumelight Enhanced

For organizations seeking greater involvement from ACA experts — analyst-led guidance and expanded support throughout the process.

Included Services

- All services in Essential
- Dedicated ACA Specialist for personalized oversight
- Live project kickoff call
- Flexible data intake, no template required
- Optional ACA penalty resolution service at preferred pricing

Variable hour employee measuring and tracking is available to Enhanced clients as an optional add-on.

Essential delivers an efficient, self-directed experience for confident teams. Enhanced provides elevated support and active data guidance. Both ensure accurate, penalty-free ACA filings managed by certified experts.



Service Level Comparison

A side-by-side view of what each level includes, so you can match the engagement to your team's data readiness and appetite for hands-on support.

Services	Essential	Enhanced
Quality Control and Data Validation	Included	Included
Comprehensive Form Coding and Creation	Included	Included
Federal e-Filing	Included	Included
Dedicated ACA Specialist Assigned	Included	Included
Onboarding	Recorded Onboarding Video	Kickoff call with dedicated ACA Specialist
Data Intake Process	Data Intake Template Required	No Data Intake Template Required
Variable Hour Employee Measuring and Tracking	Not available	Available as optional add-on

How the Engagement Works

1. Scope and Select

A short data-readiness conversation sets the level, timeline and filing volume.

2. Intake and Validate

Data arrives by template or flexible intake, then runs through quality control and form coding.

3. File and Confirm

Federal e-filing is completed on schedule, with confirmation and audit-ready documentation.

Not sure which level fits? A brief data-readiness conversation with an ACA Specialist is usually enough to settle it. Reach out and we will walk through your filing volume, data sources and internal capacity.

