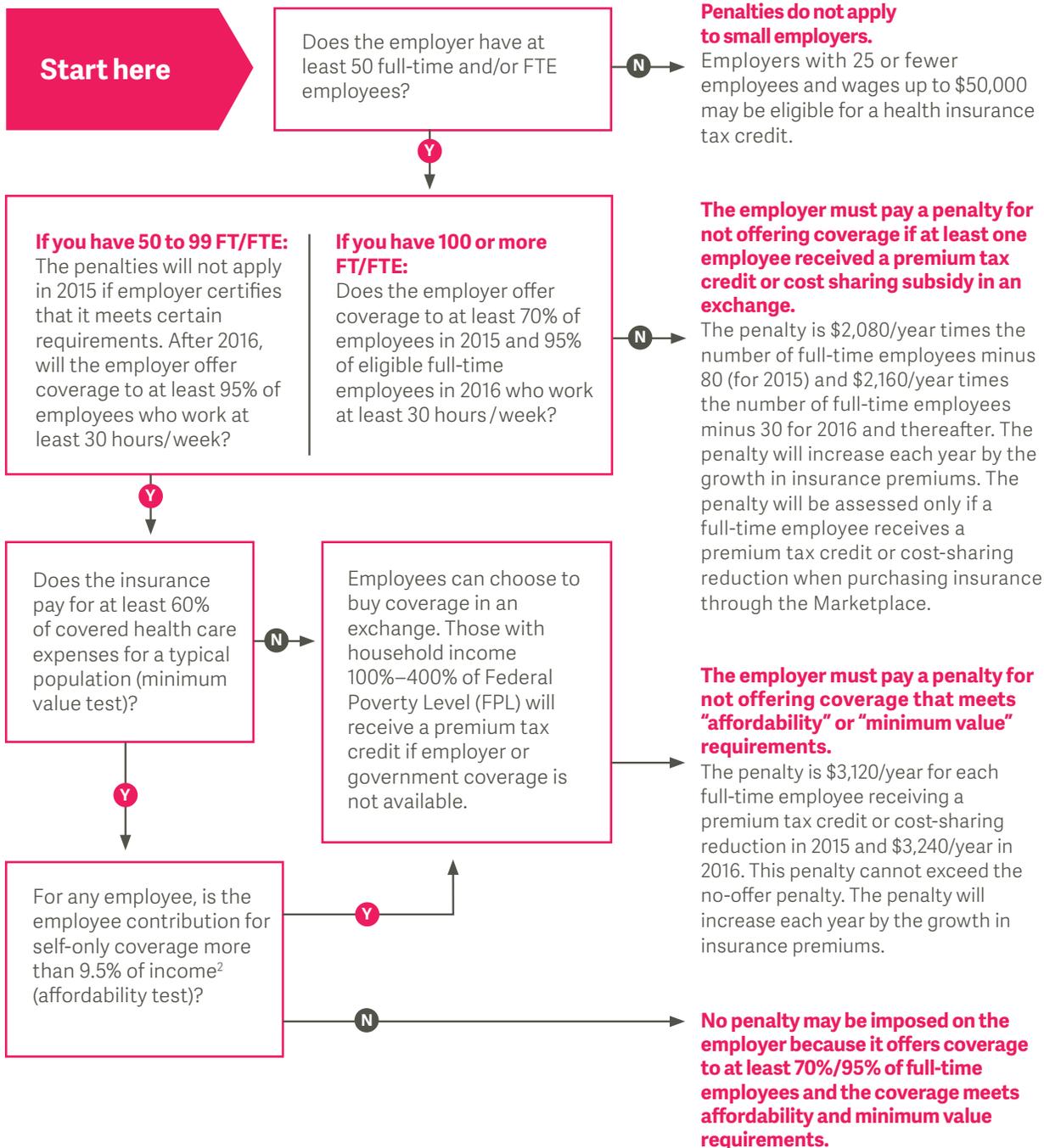


How to determine if you should pay or play

Please see the flow chart below to help decide which options are right for your company.



Please note: To ease compliance with final requirements, some transition rules, generally for 2015, have been provided.

1 A full-time equivalent (FTE) is defined as part-time employees whose combined hours add up to 120/month. For example, two part-time employees who each work 60 hours/month = 1 FTE.

2 There are also two other "safe harbors" definitions of income: rate of pay x 130 hours or 100% of FPL for an individual.