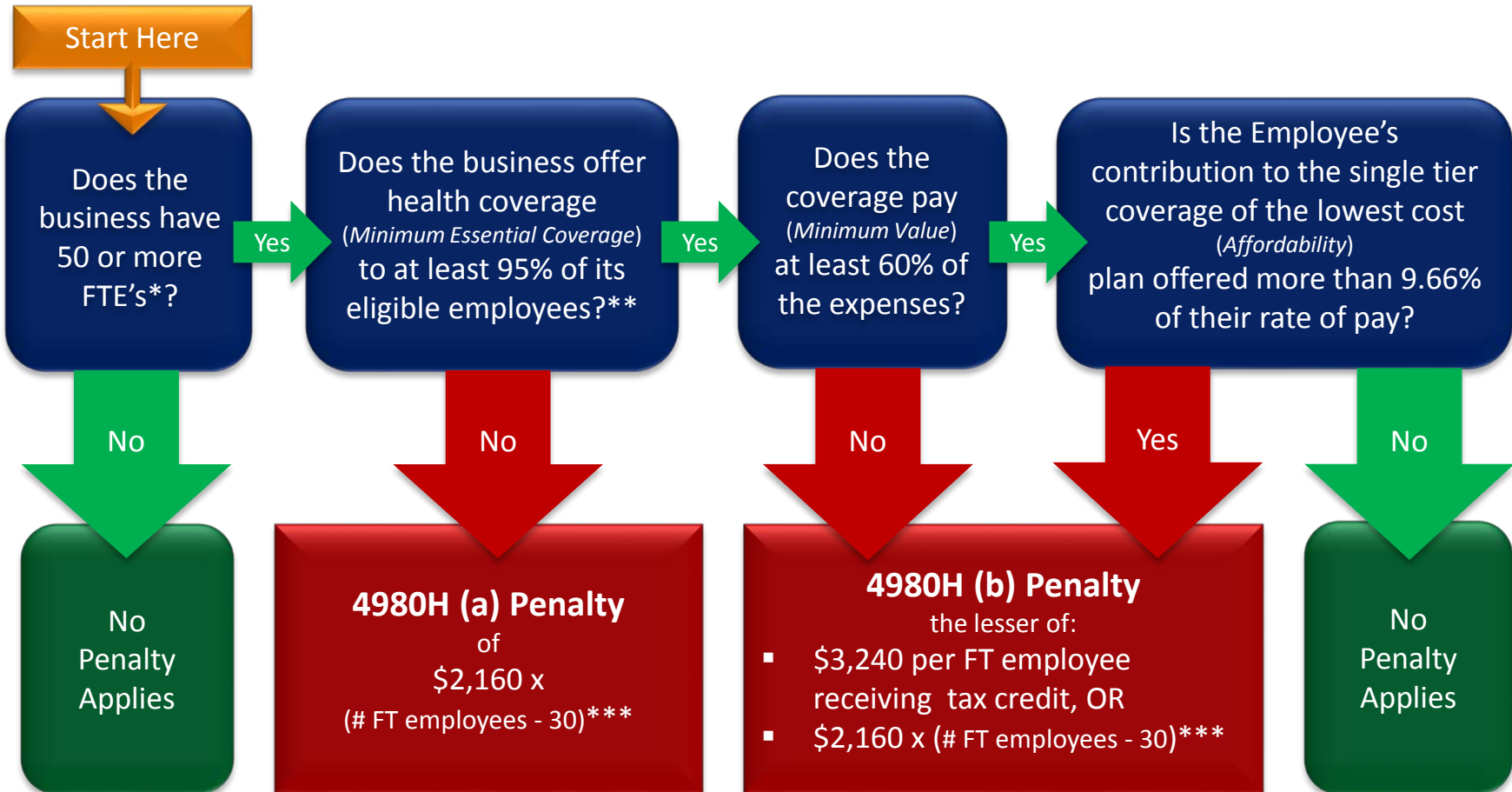


Employer Mandate

2016 Flowchart



* FTE (Full Time Equivalent) = Full Time Employees + (total hours of part time workers during one month period/120)

** Coverage must only be offered to those working more than 30 hours per week or 130 hours per month

*** Penalty only applies if eligible employee obtains coverage through Health Insurance Exchange AND receives a premium tax credit