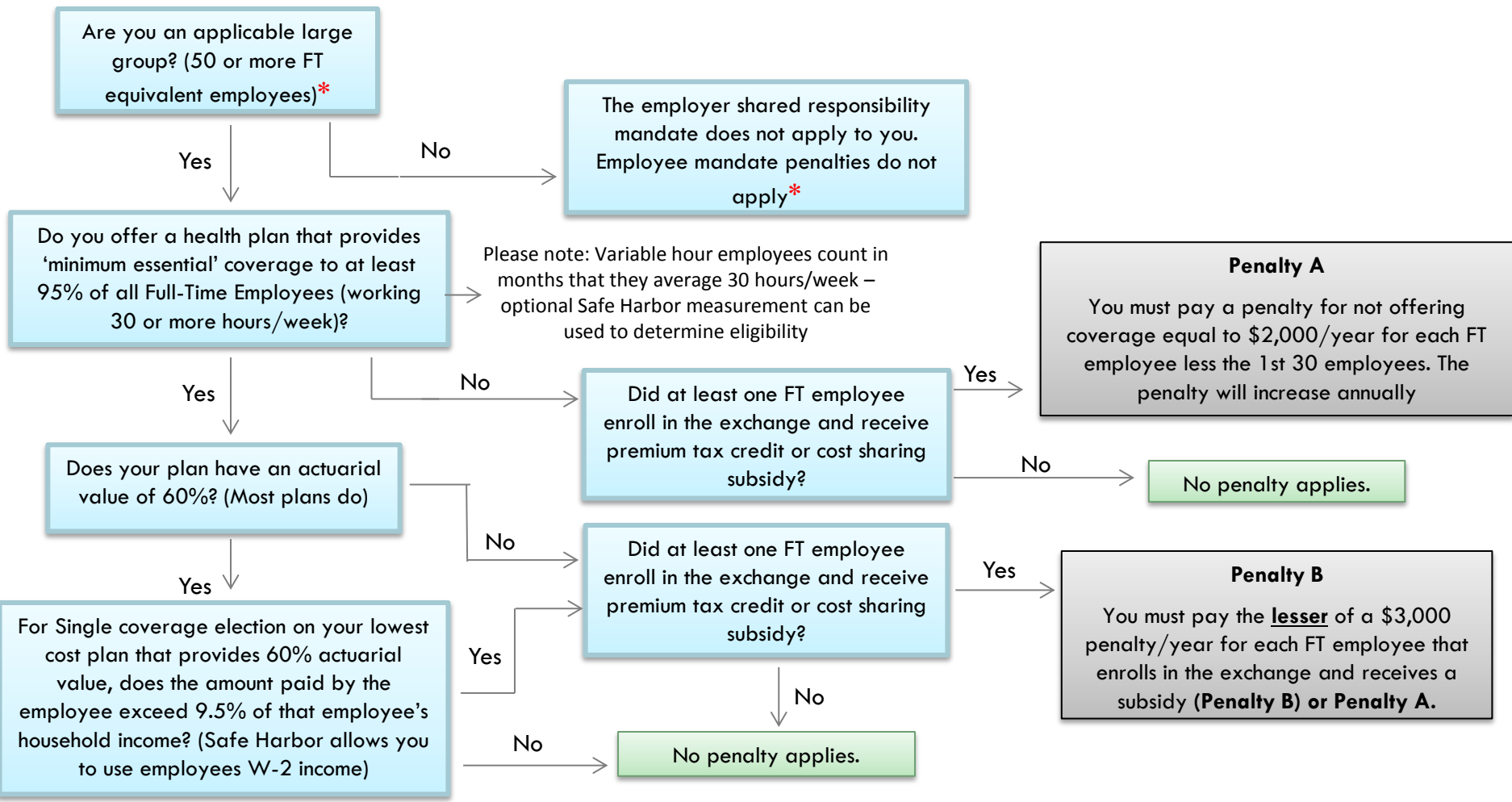


# Employer Shared Responsibility Mandate and Related Penalties for Not Offering Coverage (Delayed until 1.1.15 and subject to change)



\*Note – To determine if you are a large employer you add all FT employees working 30 hours/week (130/month) plus fractional employees. Fractional employees are determined by summing all hours worked by non-FT employees in a month and dividing by 120.