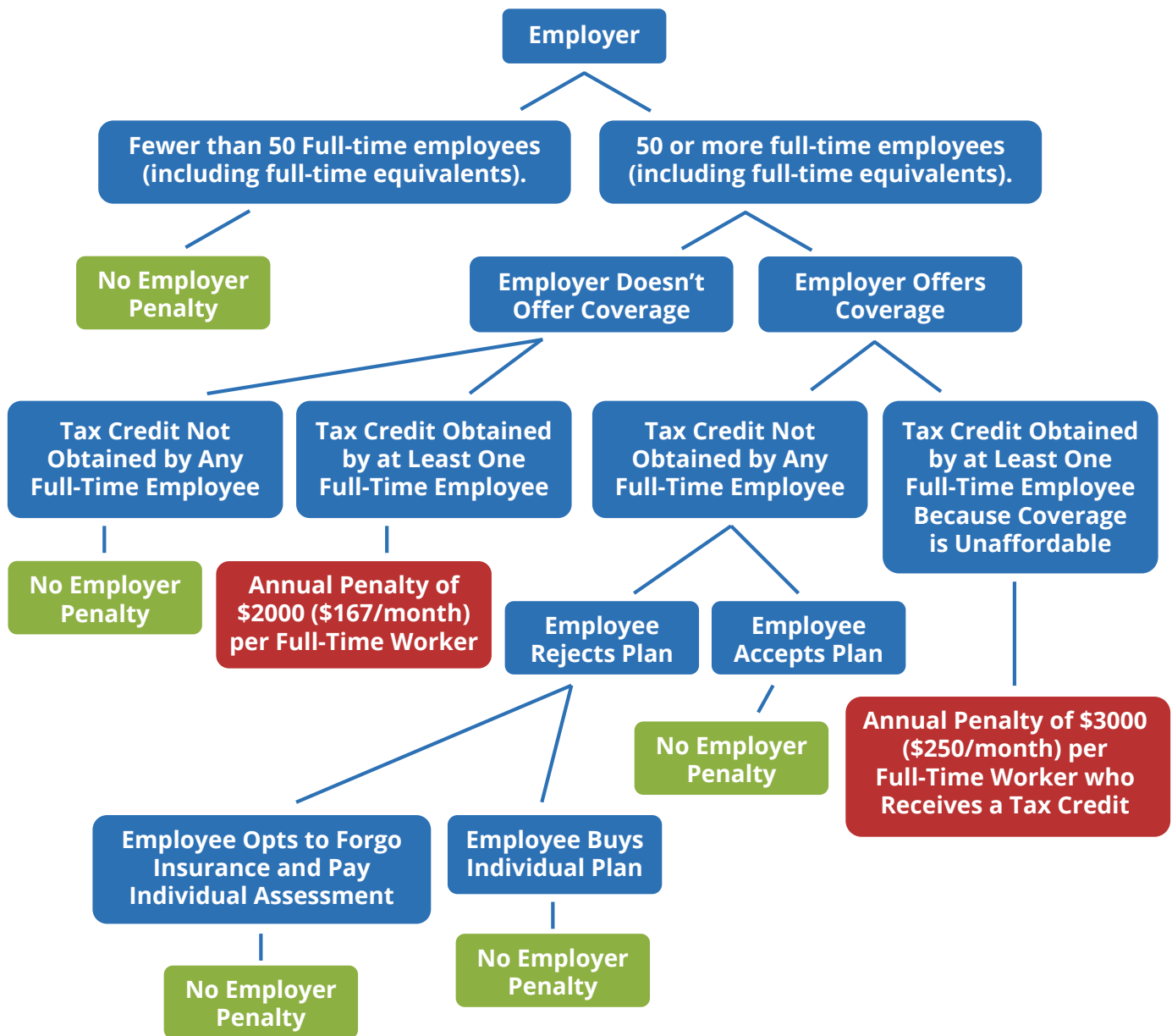


Employer Play or Pay Mandate



An employer is not considered an “applicable large employer’s workforce exceeds 50 full-time employees for \$120 or fewer days during the calendar year and the employees in excess of 50 during that period were seasonal workers. A full-time employee is defined as someone who is employed on average at least 30 hours per week.

Part-time employee are taken into account as full-time equivalents for purposes of the 50 employee threshold (but not for penalty calculation purposes) by dividing the total number of hours worked by non-full-time employees during the month by 120.