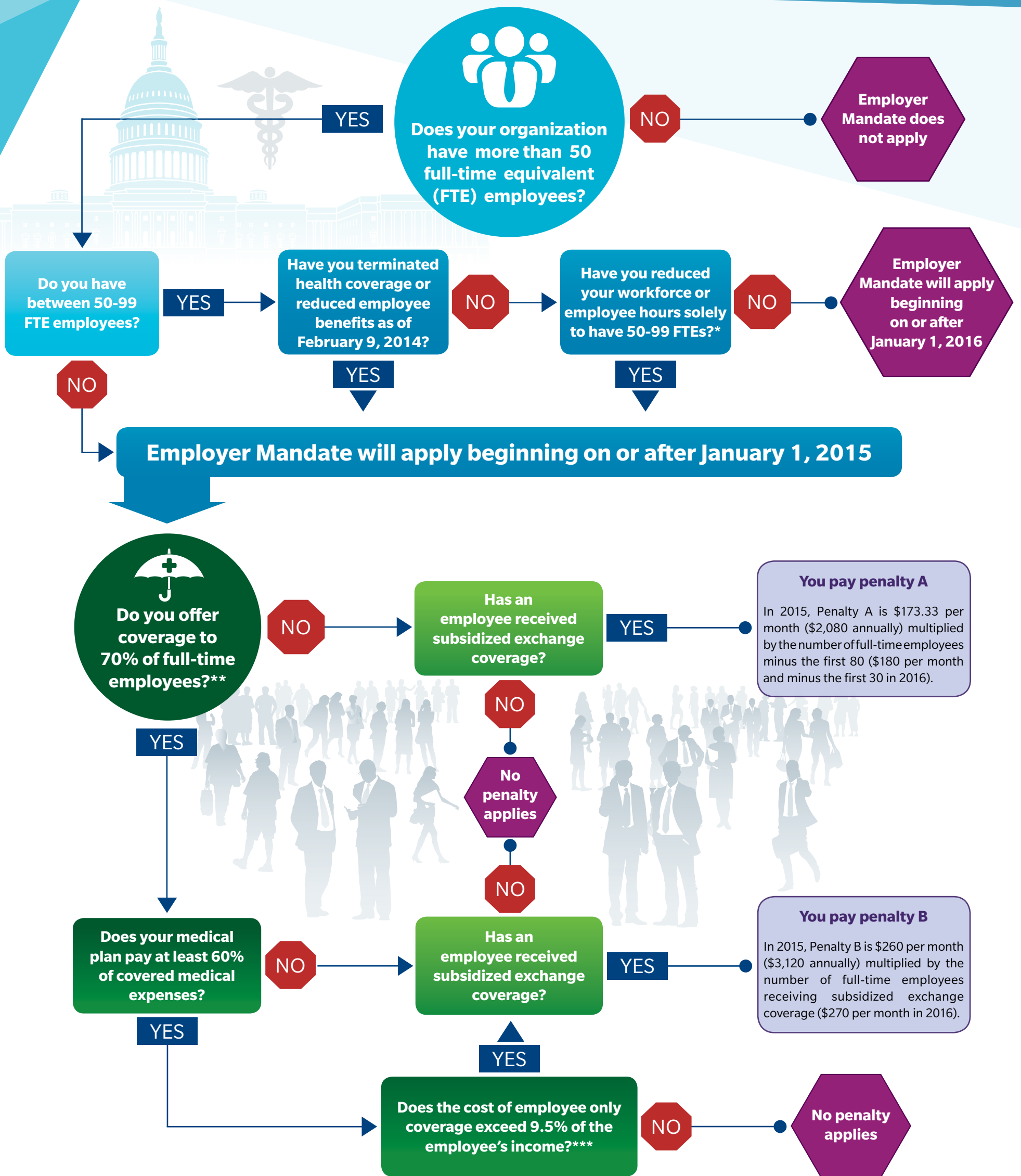


PROVISIONS AND PENALTIES: WHAT THE EMPLOYER MANDATE MEANS FOR YOU



The Patient Protection and Affordable Care Act is a complex law. Any statements made by Marsh & McLennan Agency, LLC Company concerning tax, accounting, or legal matters are based solely on our experience as insurance brokers and risk consultants and are not to be relied upon as accounting, tax, or legal advice. We recommend that you seek the advice of your own tax, accounting and legal advisers as to whether or not the health plans you select are compliant with the Patient Protection and Affordable Care Act, including the minimum essential coverage requirements.

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* Reductions in hours or workforce between February 9 and December 31, 2014, must be based on a bona fide business reason; otherwise the employer mandate will apply on or after January 1, 2015.

** This number will increase to 95% on January 1, 2016, and coverage must include dependent children.

*** Three employer safe harbors can apply if coverage is less than 9.5% of the: 1. Employee's W2 wages, 2. Employee's rate of pay, 3. Federal Poverty Line