Employer Shared Responsibility

Employer with at least 50 full time equivalent employees

Offer Coverage to significantly all full-time employees?

- No → $2,080 penalty [1] per full-time employee (minus first 30) [2], and any applicable Employer Assessment which applies to ALL Vermont schools)
- Yes ↓

Does plan pay at least 60% of covered expenses?

- No → Penalty = lesser of:
  - $3,120 per FT employee receiving tax credit [3]
  - *OR*
  - $2,080 per FT employee (minus first 30) [2]
  - (Predicted penalty amounts as adjusted for inflation)
- Yes ↓

Does any employee's cost for self-only coverage exceed 9.5% of safe harbor income? [4]

- Yes → Penalty = lesser of: $3,120 per FT employee receiving tax credit [3] *OR* $2,080 per FT employee (minus first 30) [2] (Predicted penalty amounts as adjusted for inflation)
- No ↓

No federal penalty applies

[1] If at least one FT employee receives tax credit

[2] For 2015, the anticipated penalty is $2,080 (as adjusted for inflation) per FT employee (less the first 80) if the employer has at least 100 FT employees

Full-time Employee

30 hours per week

[3] Only applies to FT employees with household incomes of 400% of FPL or less who do not qualify for Medicaid

[4] May use safe harbor for Employers (W-2 or Rate of Pay)

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