

# Affordable Care Act

## What's New in 2016?

### CALCULATE YOUR FULL-TIME EQUIVALENT (FTE) EMPLOYEES

Total number of monthly hours worked by part-time employees (less than 30 hours per week)

$$\div 120 +$$

Number of employees working more than 30 hours per week

Follow the path below based on your total:

Do you have more than **50** FTEs?

	 <b>NO</b>	 <b>YES</b>	
	<b>&lt;50 FTEs</b>	<b>51-100 FTEs</b>	<b>&gt;100 FTEs</b>
You can offer Community-Rated Metal-Level Plans			
You have the option to purchase coverage on NY State of Health Small Business Marketplace			
Minimum essential coverage reporting applies			
If you don't offer health insurance, you're subject to a government penalty			
Learn more at <a href="http://WhyChooseExcellus.com">WhyChooseExcellus.com</a>			