



Fulltime and Fulltime Equivalent Employees

For each calendar month, add the number of fulltime employees (30 hours or more per week) plus the number of hours of all other employees (divided by 120). Reduce for the Seasonal Worker exception if applicable.

Affordable

The paycheck cost of the single tier of minimum value coverage does not exceed 9.56% of employee's pay.

Minimum Value

A plan that covers at least 60% of health care expenses.

Minimum Essential Coverage (MEC)

A plan providing certain 100% covered wellness and immunization benefits.