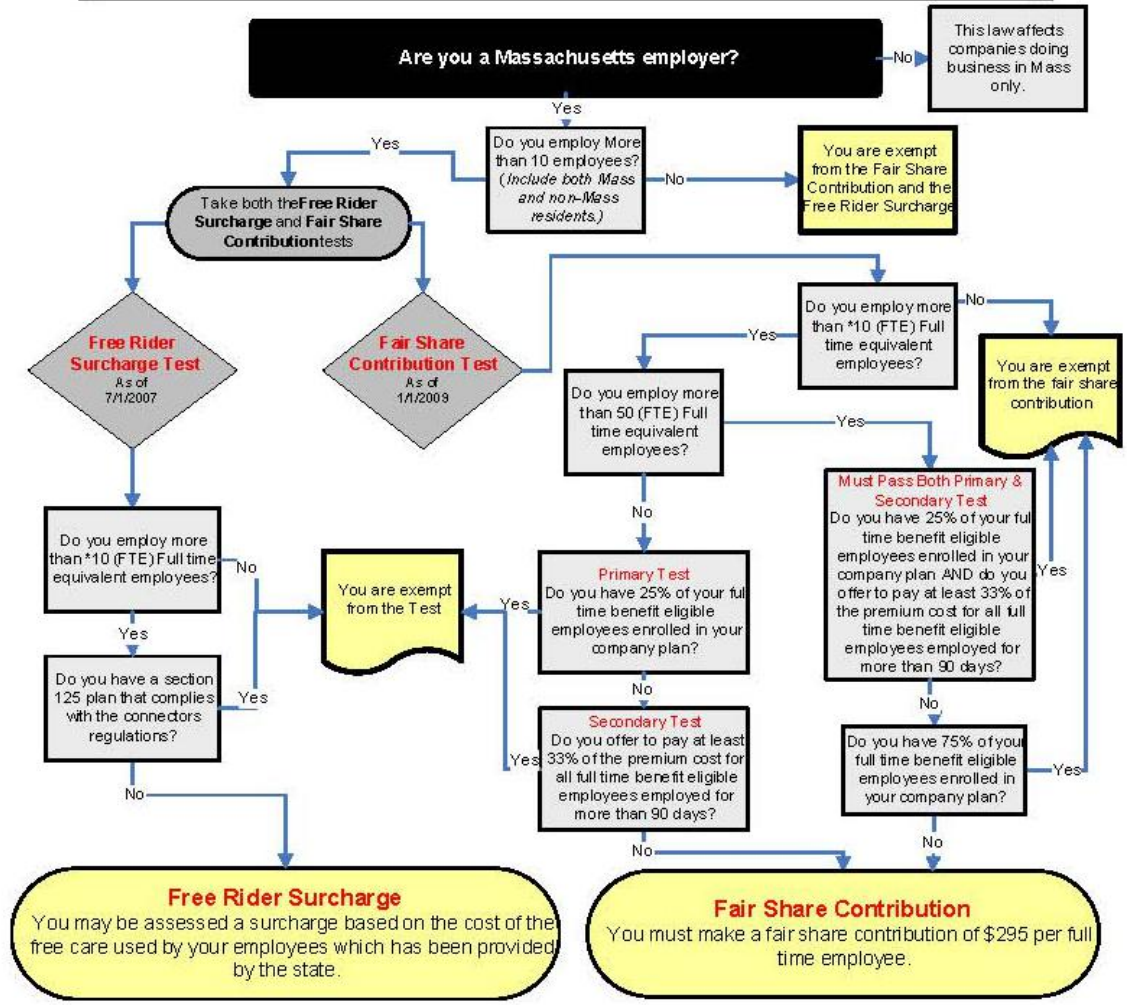


Will the Massachusetts Health Reform Law Affect Your Business?

As of 11/1/2008



*A Full Time Equivalent Employee works more than 500 hours per calendar year quarter. This number is in aggregate for total payroll. 11 or more FTEs 22,000 payroll hours in a calendar year or 5500 hours in a calendar year quarter. All employers with 11+ Full Time Equivalent Employees (FTE) are required to complete a quarterly filing with the Department of Unemployment Assistance (DUA).