

2014 FEDERAL POVERTY LINES

2014 Federal Poverty Level, by Family Size

| Family Size | 100% FPL | 138% FPL | 150% FPL | 250% FPL | 300% FPL | 350% FPL | 400% FPL |
|-------------|----------|----------|----------|-----------|-----------|-----------|-----------|
| 1 | \$11,670 | \$16,105 | \$17,505 | \$29,175 | \$35,010 | \$40,845 | \$46,680 |
| 2 | \$15,730 | \$21,707 | \$23,595 | \$39,325 | \$47,190 | \$55,055 | \$62,920 |
| 3 | \$19,790 | \$27,310 | \$29,685 | \$49,475 | \$59,370 | \$69,265 | \$79,160 |
| 4 | \$23,850 | \$32,913 | \$35,775 | \$59,625 | \$71,550 | \$83,475 | \$95,400 |
| 5 | \$27,910 | \$38,516 | \$41,865 | \$69,775 | \$83,730 | \$97,685 | \$111,640 |
| 6 | \$31,970 | \$44,119 | \$47,955 | \$79,925 | \$95,910 | \$111,895 | \$127,880 |
| 7 | \$36,030 | \$49,721 | \$54,045 | \$90,075 | \$108,090 | \$126,105 | \$144,120 |
| 8 | \$40,090 | \$55,324 | \$60,135 | \$100,225 | \$120,270 | \$140,315 | \$160,360 |

For families/households with more than 8 persons, add \$4,060 for each additional person

AFFORDABILITY

Proposed Regulations Provide 3 “Affordability” Safe Harbors

Employee cost for lowest-priced self-only coverage offered by the employer cannot be more than 9.5% of:

1. Employee’s W-2 income (box 1) from the employer for the current tax year
 - Based on \$8/hour x 40 hours/week x 52 weeks → **\$131.73**
2. 130 hours x employee’s hourly rate as of first day of plan year or 9.5% of employee’s monthly salary
 - Based on \$8/hour x 130 hours/month → **\$ 98.80**
3. 100% of Federal Poverty Line for an individual (\$11, 670 in 2014) → **\$ 92.93**

AFFORDABILITY CHART

| Hourly Rate | Hours/Week | Annual Comp | 9.5% of Comp. | Max. Monthly EE-Only Premium |
|----------------|-----------------|-------------|---------------|------------------------------|
| \$7.25 | 30 | \$11,310 | \$1,074.45 | \$ 89.54 |
| \$7.25 | 40 | \$15,080 | \$1,432.60 | \$119.38 |
| \$8 | 30 | \$12,480 | \$1,185.60 | \$ 98.80 |
| \$8 | 40 | \$16,640 | \$1,580.80 | \$131.73 |
| \$10 | 30 | \$15,600 | \$1,482.00 | \$123.50 |
| 100% FLP for 1 | 2014 FPL | \$11,670 | \$1,108.65 | \$92.38 |