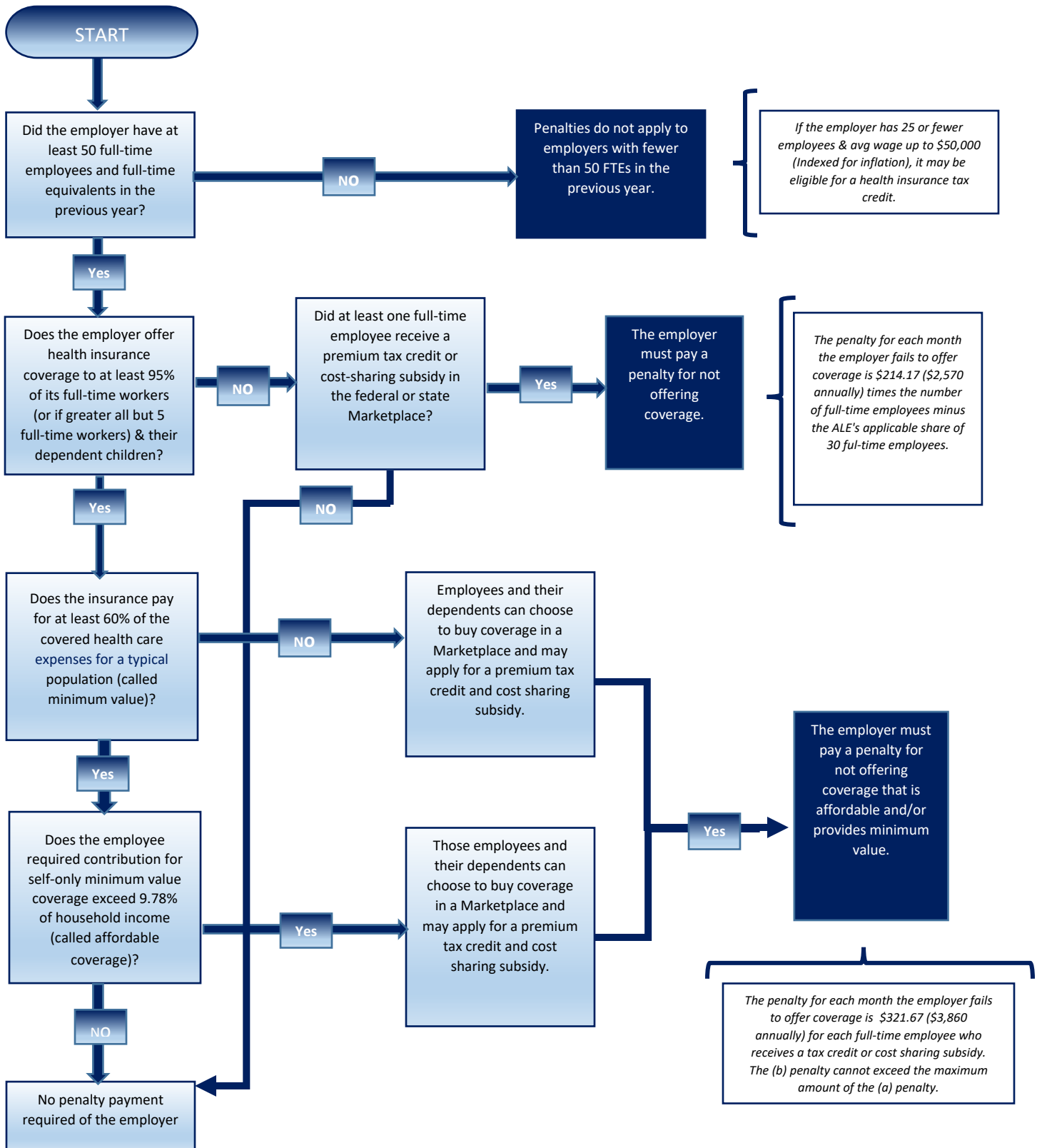


# 2020 ACA Penalties for Applicable Large Employers (ALEs) Not Offering Coverage



*An ALE can only be liable for either the A or B Penalty, but not both. Also, the B Penalty may arise if you offer coverage to at least 95%, but less than 100% of your full-time employees (and their dependents), and one or more of those full-time employees who are not offered coverage receives subsidized coverage through the Exchange.*