



SMALL BUSINESS HEALTH CARE TAX CREDIT 2014 ELIGIBILITY

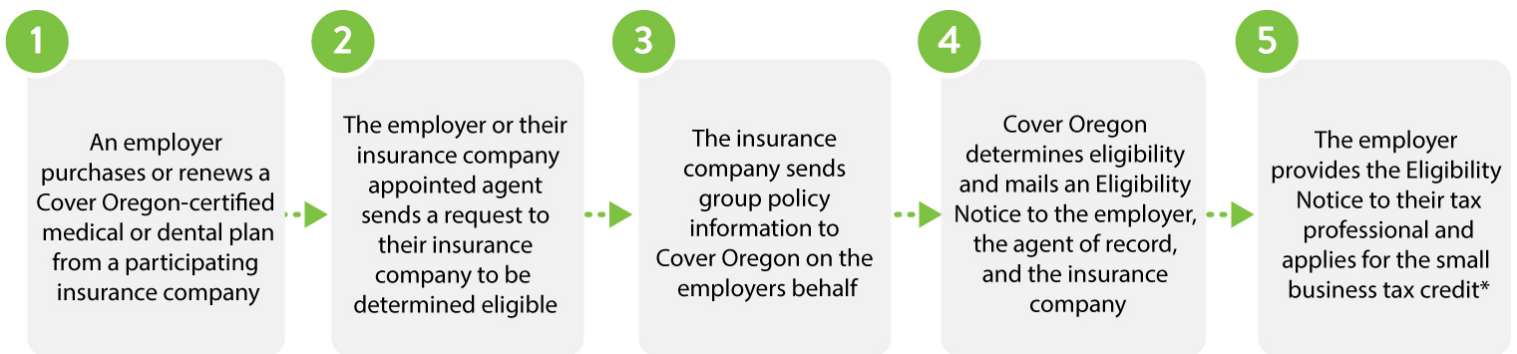
Qualifying employers can take advantage of the IRS Small Business Health Care Tax Credit, even though Cover Oregon cannot yet serve small businesses. Cover Oregon and participating insurance companies worked together to make this possible.

Cover Oregon will now provide an Eligibility Notice to employers with effective dates January 1, 2014 and later who purchase Cover Oregon-certified medical or dental plans from a participating insurance company. This notice confirms their ability to participate with Cover Oregon and can then be used to apply for the Small Business Health Care Tax Credit.

An employer may be eligible for the tax credit if all of the following criteria are met:

- Employ fewer than 25 full-time equivalent employees (FTEs);
- Pay average annual wages of less than \$50,000 per full-time-equivalent employee per year;
- Pay at least 50 percent of the premium cost of qualified employee-only health insurance coverage for their employees;
- Purchase one or more Cover Oregon-certified medical and/or dental plans from a participating insurance company.

Steps to apply for the Small Business Health Care Tax Credit



*Cover Oregon does not determine eligibility for the IRS Small Business Health Care Tax Credit. Consult a tax professional for more information or visit irs.gov and select "Credits & Deductions".