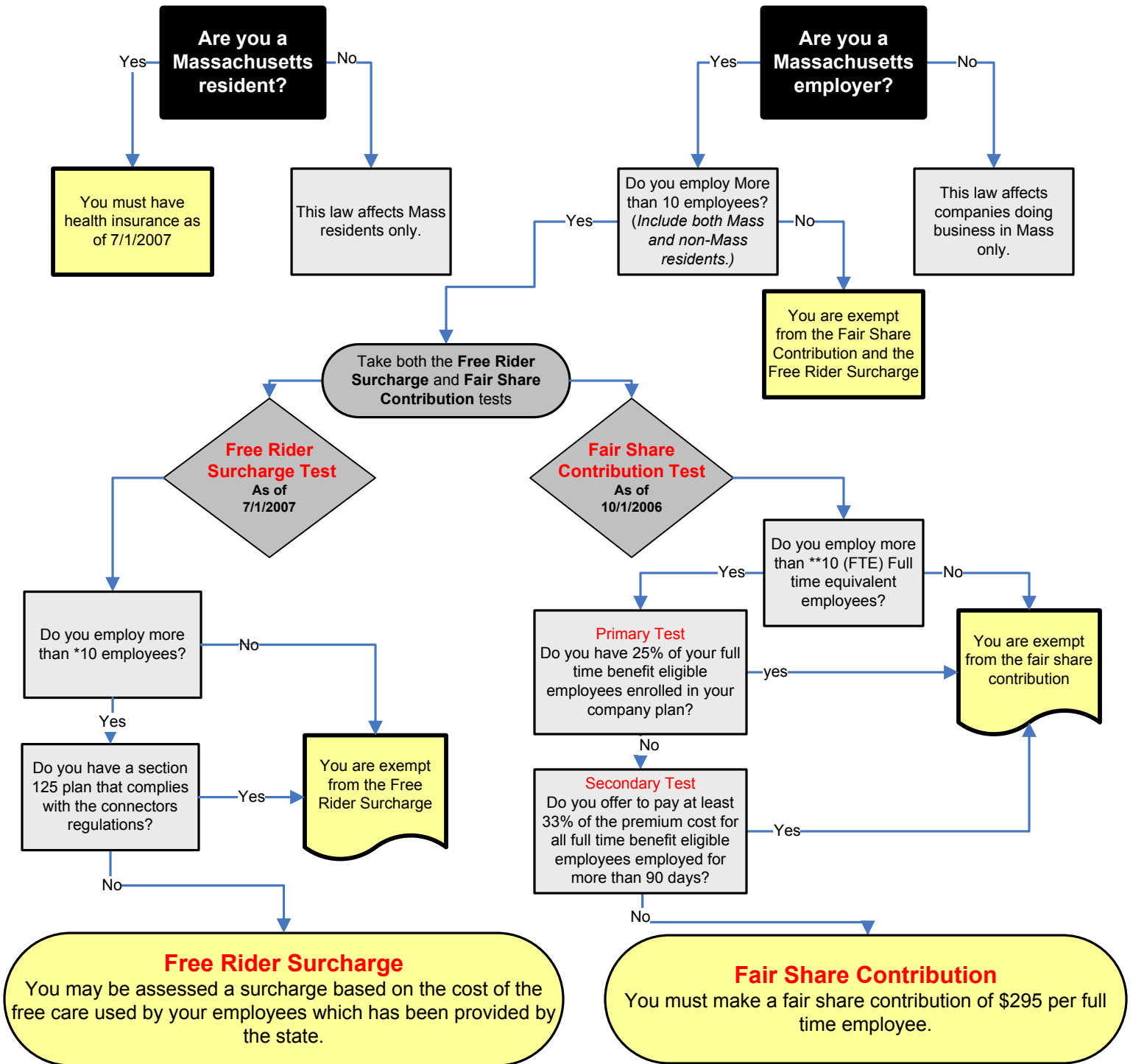


Will the Massachusetts Health Reform Law Affect You?

As of 11/1/2007



*An Employer has more than ten employees if the sum of total payroll hours for all employees (part time, seasonal and full time) who worked for at least a month, for the period from April 1, 2006 to March 31, 2007 divided by 2000 is greater than 10. For each employee with more than 2000 hours, the employer shall include 2000 hours. Payroll hours include regular, vacation, sick, Federal Medical Leave of Absence, short term disability, long term disability, overtime and holiday payroll hours.

**An Employer has more than ten employees if the sum of total payroll hours for all employees (part time, seasonal and full time) who worked for at least a month, for the period from October 1, 2006 to September 30, 2007 divided by 2000 is greater than 10. For each employee with more than 2000 hours, the employer shall include 2000 hours. Payroll hours include regular, vacation, sick, Federal Medical Leave of Absence, short term disability, long term disability, overtime and holiday payroll hours.