



March 2020

CHAMBER CHATTER

*The Official Newsletter of the
Greene County Chamber of Commerce*

Phone: (724) 627-5926
Email: info@greenechamber.org
www.greenechamber.org

This issue
Sponsored by:



**Wayne Lumber
& Supply**

March General Membership Networking Luncheon

Wednesday, March 25, 2020

11:30 a.m. - 1:00 p.m.

EQT REC Center

\$20 per person

Menu: Pot Roast, Mashed Potatoes, Green Beans, Salad, Rolls with Butter,
Dessert, Water and Tea prepared by Back Bay Catering

Sponsored by:



First National Bank

RSVP by Friday, March 20 by contacting the Chamber office or [Click Here!](#)

2ND ANNUAL TRIVIA CHALLENGE

Friday, April 17, 2020

6:30 pm

Waynesburg VFW Post 4793

445 East Lincoln Street, Waynesburg

[Sign Up Today!](#)

\$200 Team Registration

Sponsorship Opportunities are Available!



*For more details and registration
see flyer included in this issue.*

Welcome New Members!

Micro Systems Management Co. Inc.



Ms. Patty Rota Zinn, Owner/CEO
26931 Detroit Road
Westlake, OH 44145
440-892-9997 ext. 140
Cell: 216-857-4050
www.msmctech.com
patty.zinn@msmctech.com
IT Security Solutions

Welcome New Representatives!

Children's Bible Ministries of SWPA, Inc.

Mr. Jeff Dittmer, Executive Director
Cell: 724-747-7581
office@cbmswpa.org

Waynesburg Healthcare & Rehabilitation Center

Ms. Amy Kemp, Director
amy.kemp@waynesburghcrc.net

Waynesburg University

Mr. Dave Floyd, Manager of Development and Alumni
Relations
724-852-7725
dfloyd@waynesburg.edu

Greater Waynesburg Christian Outreach

Ms. Julia Benco, Chairman
jbenco@windstream.net

Member Updates

New Way Excavating

Fax 724-806-1212
kristy@nwellc.com

Chapman Insurance Agency

Mailing Address: P. O. Box 4314
Washington PA 15301
Physical Address: 2400 Anslys Drive Suite 401,
Canonsburg, PA 15317
Phone: 724-802-7394

Wade's Body and Frame Shop

lisa.wadesbodyshop@gmail.com

Lakeside Venues

info@lakesidevenues.com

Therapeutic Healing Services Mind & Body Wellness Ribbon Cutting

The Greene County Chamber of Commerce hosted a Grand Opening and Ribbon Cutting ceremony for Therapeutic Healing Services Mind and Body Wellness last month. The goal for this new business is to provide assistance to patients with respect and understanding throughout their journey to achieve wellness in all aspects of mind, body and spirit.



Pictured L to R: Melody Longstreth - Director Greene County Chamber of Commerce, Blair Zimmerman - Greene County Commissioner, Mike Belding, Chair - Greene County Commissioners, Keith Reider - Psychologist, Corby Caffrey-Dobosh - MS, LPC, NCC, Nicholas Orlando - LPC, Christa Turner - Certified Yoga Instructor, Reiki Practitioner & Reflexologist, Amy Hopkins - Staff of State Representative Pam Snyder, Eric Cowden - Staff of State Senator Camera Bartolotta, Brian Tanner - Mayor of Waynesburg

Chamber Member Receives Ribbon Cutting Plaque



Amy Hopkins of State Representative Pam Snyder's office received their ribbon cutting plaque from their opening of the Waynesburg office in January.



Chamber Scholarship Applications Now Available



The Greene County Chamber of Commerce is now accepting applications from graduating seniors for the 30th

Annual Chamber of Commerce Scholarship they will award this May in the amount of \$2,000. In addition, the winner will receive a Laptop compliments of PCsquared in Waynesburg and a custom embroidered backpack from the Greene County United Way. The scholarship program is open to any Greene County resident who will be a graduating high school senior in 2020.

The Chamber urges all high school seniors who have been accepted to a College or Technical School as an incoming freshman this Fall and have maintained a cumulative grade point average of 3.0 or better while in high school to apply for this scholarship.

Applicants will be required to write an essay and furnish a listing of their school activities and local community involvement. Applications are available to be printed directly from the Chamber website at www.greenechamber.org. The top scoring applicants will be interviewed by a panel of judges as part of the application process.

Completed applications must be submitted by 3:30pm on Monday, April 1st. The winner will be announced in early May and the Scholarship Award presented at the Chamber's monthly General Membership Luncheon on May 27th at Waynesburg University.

For more information, please contact the Chamber office at 724-627-5926 or email to info@greenechamber.org



Newsletter & eBlast Sponsorships Still Available!



There are still sponsorship opportunities available for business to sponsor a monthly newsletter or the weekly eBlast!

Newsletter Sponsorship: Sponsor the monthly newsletter for just \$100 per month. Sponsor's name and logo will appear on the top of the front page of our monthly publication that is sent to 750 email addresses and published on our website.

Weekly eBlast Sponsorship: Sponsor the weekly eBlast for just \$100 for 4-week months and \$125 for 5-week months (March, June, August and November 2020). Each week of the sponsored month, the sponsor's logo will appear at the top of the weekly eBlast sent to 750 emails address.

Sponsor confirmation and logo is needed to the Chamber office by the beginning of the last week of the month for the following month's issues. Please contact the Chamber office at 724-627-5926 or info@greenechamber.org to reserve your sponsorship today!

Thank you!

March Newsletter & eBlast Sponsor

Wayne Lumber & Supply

April Newsletter & eBlast Sponsor

Greene County Historical Society

May Newsletter Sponsor

Waynesburg Healthcare & Rehabilitation

June Newsletter & eBlast Sponsor

Milnovich and Company

August Newsletter & eBlast Sponsor

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September eBlast Sponsor

Waynesburg Healthcare & Rehabilitation

PFEW - An Incredible Opportunity for Local Students and for You!

FOUNDATION FOR FREE ENTERPRISE EDUCATION

excellence in learning

We hear it all the time – “I can’t find great employees!” With the improving economy, many of our members are having trouble finding people with the knowledge and skills they need to help their business grow and thrive. We have a solution – Pennsylvania Free Enterprise Week (PFEW). This award-winning summer economics education program has benefitted our local students for over 40 years. PFEW immerses rising high school juniors and seniors in the

world of business, allowing them to experience firsthand what you face each day. Offered by the Foundation for Free Enterprise Education, PFEW was founded to teach students about the American private enterprise system and help students develop skills that make them the great employees and employers of the future. PFEW annually holds five week-long sessions in July and August on the campuses of Lycoming College and the Pennsylvania College of Technology in Williamsport, PA, serving nearly 2,100 students and 200 volunteers each year.

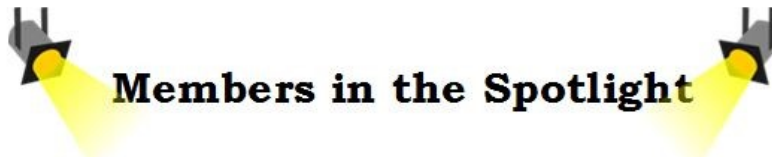


PFEW participants form teams of approximately 18 students and one volunteer adult business mentor who become the simulated management team of an underperforming manufacturing company in direct competition with other student companies. Each company must determine, through 12 business quarters, their selling price, marketing costs, production levels and budgets, banking needs, R&D costs and more. In addition, teams must develop a marketing strategy, create a print and media campaign, and design a website. Sound familiar?

The Chamber has proudly supported PFEW for many years, and we encourage all our local companies and civic organizations to provide sponsorship for our students and, if possible, volunteers for the sessions. Every student attends PFEW on a fully tax-deductible \$625 sponsorship (the actual value of which exceeds \$1,500) which is provided by a local firm, foundation, civic organization, or individual. PFEW is an approved Educational Improvement Organization through the PA Educational Improvement Tax Credit (EITC) program. Sponsorship donors are prominently recognized in several publications circulated throughout the state, and each student wears the name of their sponsor on their photo ID badge throughout the week. Students write their sponsors after graduation to report on what they have learned.

The Foundation for Free Enterprise Education, in cooperation with the SIFMA Foundation, offers another award-winning economics education program called the Stock Market Game™ (SMG). SMG is an exciting, interactive game that teaches students in grades 4-12 about investing, global capital markets, and personal finance, leading to long-term financial freedom. Each school year, this program serves over 8,000 students statewide.

If you would like to learn more about either award-winning program and how you can get involved, please visit the Foundation’s website, www.pfew.org, or contact Scott Lee, vice president of marketing & development for the Foundation for Free Enterprise Education at (814) 833-9576 ext. 8, or scott@pfew.org.



Members in the Spotlight

Kinetic by Windstream, YouTube TV Announce Partnership: Customers can cut the cord without sacrificing live, local coverage

Windstream, a leading provider of advanced network communications and technology solutions, is pleased to announce a partnership with YouTube TV. This partnership will provide Kinetic by Windstream customers with an affordable and innovative streaming solution for both live and on-demand content.

YouTube TV is a subscription streaming service that lets you watch live and on-demand TV from 70+ top networks through a simple and award-winning experience. It offers live and local sports, news, shows, movies, and more, and can be watched on any screen (phone, tablet, TV, computer). Membership comes with free unlimited cloud DVR storage space to record all your favorites, personalized watch recommendations, and a family plan with six accounts per household so the whole family can enjoy.

Customers can connect easily with either a Smart TV or a streaming device that is connected to Kinetic Internet service.

“Partnering with YouTube TV gives our customers a way to cut the cord without sacrificing live, local coverage and seamlessly access the latest on-demand content,” said Jeff Small, president of the company’s consumer and small and midsize business segment. “Fortunately, for our customers, the reliable high-speed network delivered by Kinetic is the best place to enjoy streaming video.”

The Kinetic Internet-YouTube TV partnership honors Windstream customers’ growing preference for a streaming option they can enjoy on-the-go from nearly any connected screen.

Visit <https://tv.youtube.com/kinetic> and enter your ZIP code to see offers from YouTube TV and a line-up of channels available in your area.

Windstream has achieved continuous growth of its Kinetic Internet subscriber base for nearly two straight years by consistently bringing customers the best content and solutions in streaming services. To learn more about Kinetic by Windstream, visit www.windstream.com/.

About Windstream

Windstream Holdings, Inc., a FORTUNE 500 company, is a leading provider of advanced network communications and technology solutions. Windstream provides data networking, core transport, security, unified communications, and managed services to mid-market, enterprise and wholesale customers across the U.S. The company also offers broadband, entertainment and security services for consumers and small and midsize businesses primarily in rural areas in 18 states. Services are delivered over multiple network platforms including a nationwide IP network, our proprietary cloud core architecture and on a local and long-haul fiber network spanning approximately 150,000 miles. Additional information is available at windstream.com or windstreamenterprise.com. Please visit our newsroom at news.windstream.com or follow us on Twitter at @Windstream.



Windstream and YouTube TV Partnership



kinetic
by windstream

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Save the Date 2020 Annual Chamber Golf Outing

Friday, May 15, 2020
Greene County
Country Club

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2020 Networking Luncheons



**Mark your calendars now
and plan to attend!**

**Bring your business cards
and enjoy a great lunch
and informative speakers.**



| <u>DATE</u> | <u>LOCATION</u> | <u>THANK YOU TO OUR SPONSORS</u> |
|--|-----------------------|----------------------------------|
| March 25th | EQT REC Center | First National Bank of Pa |
| May 27th | Waynesburg University | Kinetic by Windstream |
| June 24th | Waynesburg University | World Kinect Energy Services |
| <i>* Complimentary Kona Ice for all guests in June</i> | | |
| July 22nd | Waynesburg University | Washington Health System Greene |
| August 26th | EQT REC Center | Blueprints |
| September 23rd | EQT REC Center | WVU Medicine |
| October 28th | EQT REC Center | Community Bank |
| November 18th | EQT REC Center | First Federal of Greene County |



First National Bank



kinetic business

by windstream.



Bring your staff!
**Reservations are \$20 per
 person and must be made by
 the Friday before at
 724-627-5926
 info@greenechamber.org**

**Reservations made must be paid for unless
 canceled 48 hours in advance**

PROMOTE YOUR BUSINESS...

IN THE 2020-2021 COMMUNITY & BUSINESS RESOURCE GUIDE
AND MEMBERSHIP DIRECTORY



Don't miss out on this opportunity to promote your company in the Chamber's most valuable publication. 600 copies are distributed to Chamber members, new member businesses and the general public. The publication serves as a member directory and a "Welcome to Greene County" that showcases what Greene County has to offer. This full-color, high gloss directory is the "go-to" tool on your desk, providing you with the names, numbers, email and websites for all of the Chamber's 350 member businesses.

PRICING FOR 2020!

| FULL PAGE | HALF PAGE | QUARTER PAGE | TWO FULL PAGE SPREAD |
|---|--|--|--|
| Full Color Ad 8.0 in (H) x 4.50 in (W) | Full Color Ad 4.25 in (H) x 4.50 in (W) | Full Color Ad 4.25 in (H) x 2.75 in (W) | Full Color Ad 8.0 in (H) x 9.0 in (W) |
| \$250 Choose This Option | \$150 Choose This Option | \$100 Choose This Option | \$450 Choose This Option |
| X | X | X | X |

Business Name: _____

Contact Person: _____

Email: _____

Phone: _____

Please enclose Ad copy (does not need to be camera ready) call us at 724-627-5926 or email: info@greenechamber.org

Deadline is Monday, May 4th.

Payment Method:

- ☐ Check payable to Greene County Chamber of Commerce enclosed
- ☐ Please send invoice for payment
- ☐ I would like to pay by credit card over the phone



GREENE COUNTY CHAMBER OF COMMERCE

16th ANNUAL ADMINISTRATIVE PROFESSIONAL'S DAY LUNCHEON

THE ROARING 20s

Wednesday, April 22th, 2020

11:30 to 1:30

First Baptist Church, Waynesburg

\$20 per person

Enjoy a Milk Chocolate Fountain,
Chinese Auction & Door Prizes.

Served lunch, catered by **Back Bay
Catering**, will consist of Manicotti, Salad, and
Rolls. Themed favors by **Your Cookie Rookie**

Our featured guest speaker: **Dr. Mary Jo Podgurski**,
Adjunct Professor, Washington & Jefferson
College presenting "We've Come a Long Way, Baby:
Looking at Both 20s in American Culture"



HONOR YOUR STAFF!

Surprise your most valuable employee or
your entire staff with the

"2020 Outstanding Staff" Award

For an additional \$5 per person, you can honor your
employee with a special certificate and gift.

RSVP by Friday, April 15, 2020

Seating is limited to the first 100 reservations

To reserve your seats, call 724-627-5926 or

Email info@greenechamber.org

Thank you to our
Gold Sponsor:



LUNCH AND LEARN



Spend a lunch hour and boost your business potential!

Join the Greene County Chamber of Commerce as we present topics to help you do business better!

All Lunch and Learns are held at the Greene County Community Foundation's "Community Room" located at 106 East High Street, Waynesburg from 11:30 am to 1:00 pm. A boxed lunch is included.

2020 Schedule

April 15th—Creating an Extraordinary Team

Kent Marisa—Director of Performance and Strategy, Direct Results

May 20th—Managing the "What If's?" of Business

Lisa Brown -Owner, Lisa Brown Allstate Insurance

June 11th—Cyber Security

Dave White—Field Sales Director, Kinetic Business by Windstream

July 15th—Strategic Planning: Where Are We Going and How Do We Get There?

MaChal Forbes -Director, Greene County United Way

August 19th—Instagram Strategies

Dillon Spencer, Sr. Community Development Manager
American Cancer Society

September 16th—Campaign Development Where Digital Meets Traditional

Petrina Supler—Owner, Soup's Marketing

**Registration—\$20 each
or**

**\$100 for the series
Call 724-627-5926 to register**

Sponsor a date for \$100 for the opportunity to showcase your business, introduce the presenter and receive 2 free registrations.



2ND ANNUAL

TRIVIA CHALLENGE

FRIDAY, APRIL 17, 2020—6:30 P.M.

WAYNESBURG VFW POST 4793

445 EAST LINCOLN STREET, WAYNESBURG



Join the Greene County Chamber of Commerce as we host the 2nd annual "Trivia Challenge". Gather a team of four to eight members to come out to compete for bragging rights and the traveling Challenge Trophy! Each team will select a charity of their choice to play for and cash prizes will be awarded to the chosen charities of the top three teams! Enjoy pizza and snacks along with one free item from the bar per player. Cash bar and kitchen will also be available.

SIGN UP TODAY!

EVERYONE IS WELCOME!

SPONSORSHIP OPPORTUNITIES

Event Sponsor—\$500

Bronze Sponsor—\$75

Gold Sponsor—\$250

Round Sponsor—\$50

Silver Sponsor—\$150

Raffle Item Donor

All sponsors/donors will receive special recognition on the Chamber's Facebook Page, eNewsletter and eBlast plus signage and announcements at the event.

REGISTRATION/SPONSORSHIP FORM

Team Name: _____ **Phone:** _____

\$200 per team— 4 to 8 players per team **Email:** _____

Captain: _____ **#2** _____

#3 _____ **#4** _____

#5 _____ **#6** _____

#7 _____ **#8** _____

Charity of Choice: _____

☐ **Event-\$500**

☐ **Gold-\$250**

☐ **Silver-\$150**

☐ **Bronze-\$75**

☐ **Raffle Item**

☐ **Payment enclosed** ☐ **Please email invoice to:** _____

To pay by credit card, or with any questions—call 724-627-5926

Check payable to: Greene County Chamber of Commerce 3157 Mt. Morris Rd., #103, Waynesburg, PA 15370
info@greenechamber.org

Put Your Business in the Spotlight

with the *GreeneScene*
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The GreeneScene previously offered our "Growing in Greene" business articles twice annually. It was the perfect opportunity to advertise your business and tell your story to our 20,000 plus readers.

Due to popular demand, we decided to offer this special year-round as a part of our new **BUSINESS SPOTLIGHT**. Any business that chooses to purchase an 1/8 page ad or larger in any issue will receive **one complimentary article** (of the same size) about their business during the year. **You choose the month** you'd like your ad and article combination to run. Photos can run with ads/stories that 1/4 page or larger.

If you choose to sign a six or twelve month contract with a 1/2 page or larger ad size, you can **take advantage of this offer twice a year** in any months you choose. Monthly space is limited in the Business Spotlight, so reserve your spot today.

THIS IS A GREAT OPPORTUNITY TO GIVE YOUR BUSINESS A BOOST!



EXCLUSIVE OFFER for CHAMBER MEMBERS

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Your ad and article will be placed on the Greene County Chamber of Commerce website as a "Member Online Open House" at no additional cost.

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For more information, contact:

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SUPPORTERS: **UPMC Supplier Diversity Program;** Fay-Penn Economic Development Council;
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Westmoreland County, Greater Connellsville, Fayette; GACO-PTAC Cal U; WCCED; PA Career
Link; Mon Valley Alliance; Southwest Training Services; Southwestern PA Commission;
Mon Valley Initiative; St. Vincent SBDC, JARI-PTAC

THURSDAY, May 28, 2020
Corporate Training Center
Eberly Building, Room 116
2201 University Drive
Lemont Furnace, PA 15456

SELECT A SESSION - *Either*

8:00-11:30 AM

REGISTER

<http://upmcscd-fayco-am.eventbrite.com>

1:00-4:30 PM

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Funding support and resources are provided by the Commonwealth of Pennsylvania through the Department of Community and Economic Development; through a cooperative agreement with the U.S. Small Business Administration, and through support from the University of Pittsburgh. All services are extended to the public on a non-discriminatory basis. Special arrangements for persons with disabilities can be made by calling (412) 648-1542. All opinions, conclusions, or recommendations expressed are those of the author(s) and do not necessarily reflect the views of the SBA. SBDC services are not available to individuals or entities that have been debarred or suspended by the federal government. By agreeing to receive assistance from the SBDC you are self-certifying that you are not currently federally debarred or suspended and also agree to cease using SBDC services if you become federally debarred or suspended in the future.

THE GREAT GATHERING GGVII

Wednesday, March 18th from 6:00 to 9:00pm

Hilton Garden Inn - Southpointe, 1000 Corporate Drive, Canonsburg, PA 15317

THE GREAT GATHERING VII: Western Pennsylvania's Largest Annual Business Mixer

Annual Reception with Participation from 18 Regional Business Associations
and Chambers of Commerce with an Energy Theme



It's the business networking event of the year!

We anticipate nearly 1,000 business owners, entrepreneurs, corporate executives, and other professionals. 2020 marks the 7th year of this region's largest business-to-business, business-to-consumer, and energy-themed networking reception. Exhibitor tables are available and sponsors receive tremendous visibility with a substantial amount of pre-event marketing.

Join us!

For more information, visit www.greatgathering2020.com

2020 PARTICIPATING ORGANIZATIONS





AN EXCLUSIVE OFFER FOR VALUED CHAMBER MEMBERS

Dear Energy Customer,

World Kinect Energy Services, is one of Pennsylvania's most trusted energy procurement consultants. We offer an exclusive Large Meter Program to all Pennsylvania ChamberChoice Chambers. This program is designed to help connect and engage the large industrial chamber members with a World Kinect Energy Services Consultant.

Our mission is to be your long term preferred energy manager providing best in class services to commercial, industrial, and institutional clients. We architect strategies to help our clients consume less and save more on energy, reflecting their individual objectives and risk tolerances.

Interested in Learning More?

Contact Loren Martello at 412-424-2599
lmartello@world-kinect.com
and mention the ChamberChoice Large
Meter Energy Program.



A background image of the Pittsburgh skyline at night, featuring the city's lights and bridges reflected in the water. A large white arrow points from the left towards the right, indicating a transition or flow.

PARTICIPATE IN YOUR GREENE COUNTY CHAMBER OF COMMERCE ENERGY PROGRAM TODAY!

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- We support you in developing a strategy and plan to manage your budget and mitigate identified risks

**Contact Loren Martello today at
412-424-2599 or
lmartello@world-kinect.com**



**COUNTY OF GREENE
DEPARTMENT OF
EMERGENCY SERVICES**



55 West Greene Street • Waynesburg, Pennsylvania 15370
PHONE: 724-627-5387 • EMERGENCY: 724-627-4911 • FAX: 724-627-5342
www.co.greene.pa.us

January 2, 2020

To: All Greene County Businesses

From: Greene County Department of Emergency Services

We are in the process of creating a business contact database that pertains to emergency contact information. We would appreciate it if you would fill out the enclosed form and send this information back to us. Please feel free to add any additional information when needed. Thank you in advance for your time in completing this form. This information will be used in the Greene County EMA Office and 911 Center only.

This information will not be given to the public and will only be used when there is an incident or situation involving your business.

Business Name: _____

Address: _____

Email: _____

Phone Number: _____

Fax Number: _____

Business Owner: _____

After hour Contact (Emergencies Only): Please place in the order in which you would like to be called.

1. _____

2. _____

3. _____

4. _____

If you have an alarm system at your business, please provide the company name and phone number below.

Please return completed form to:

**Greene County Department of Emergency Services
55 West Greene Street
Waynesburg, PA. 15370**

CORNERSTONE OF THE KEYSTONE STATE

2020 Federal Poverty Guidelines Announced

Issued date: 02/25/20

HHS recently announced the 2020 Federal Poverty Level (FPL) guidelines which, among other things, establish the FPL safe harbor for purposes of the Affordable Care Act (ACA) employer mandate. For 2020, the FPL safe harbor is \$103.99/month in the lower 48 states, \$129.99/month for Alaska, and \$119.64/month for Hawaii.

As a reminder, a plan can use poverty guidelines in effect within 6 months before the first day of the plan year for purposes of affordability. As the FPL guidelines were announced after the start of the calendar year, plans beginning on January 1, 2020 use \$101.79/month for the lower 48 states (\$127.14 Alaska and \$117.19 Hawaii), which is 9.78% of the applicable 2019 FPL. The increased threshold applies to plan years beginning on or after February 1, 2020.

■ Background

Large employers may be subject to the employer penalty under the ACA if they do not offer affordable, minimum value coverage to all full-time employees and at least one full-time employee receives a subsidy in the Marketplace. The FPL is relevant to this penalty in two ways:

1. Affordability Safe Harbor

For affordability purposes, a large employer satisfies the FPL safe harbor with respect to an employee for a calendar month if the employee's required contribution for the large employer's lowest cost self-only coverage that provides minimum value does not exceed 9.5% (as indexed) of a monthly amount determined as the FPL for a single individual for the applicable calendar year, divided by 12.

2. Subsidy Eligibility

An individual is only eligible for a subsidy in the Marketplace if he or she is within 100-400% of the FPL and is not offered affordable, minimum value group coverage.

■ Indexed Amounts

The following are the 2020 HHS poverty guidelines:

| 2020 Poverty Guidelines for the 48 Contiguous States and DC | | 2020 Poverty Guidelines for Alaska | | 2020 Poverty Guidelines for Hawaii | |
|---|-------------------|---|-------------------|---|-------------------|
| Persons in family/ household | Poverty guideline | Persons in family/ household | Poverty guideline | Persons in family/ household | Poverty guideline |
| 1 | \$12,760 | 1 | \$15,950 | 1 | \$14,680 |
| 2 | \$17,240 | 2 | \$21,550 | 2 | \$19,830 |
| 3 | \$21,720 | 3 | \$27,150 | 3 | \$24,980 |
| 4 | \$26,200 | 4 | \$32,750 | 4 | \$30,130 |
| 5 | \$30,680 | 5 | \$38,350 | 5 | \$35,280 |
| 6 | \$35,160 | 6 | \$43,950 | 6 | \$40,430 |
| 7 | \$39,640 | 7 | \$49,550 | 7 | \$45,580 |
| 8 | \$44,120 | 8 | \$55,150 | 8 | \$50,730 |
| For families/households with more than 8 persons, add \$4,480 for each additional person. | | For families/households with more than 8 persons, add \$5,600 for each additional person. | | For families/households with more than 8 persons, add \$5,150 for each additional person. | |

■ Affordability Safe Harbor and Subsidy Eligibility 2019 Results

Based on new 2020 levels:

- For affordability safe harbor purposes, the applicable FPL is the FPL for the state in which the employee is employed. The FPL is \$12,760 for a single individual for every state (and Washington D.C.) except Alaska or Hawaii. So, if the employee's required contribution for the calendar month for the lowest cost self-only coverage that provides minimum value is \$103.99 (9.78% of \$12,760/12) or less, the employer meets the FPL safe harbor.
- For subsidy eligibility purposes, the applicable FPL is the FPL for the state in which the employee resides. 100 – 400% of the FPL is \$12,760 – \$51,040 for a single individual and \$26,200 – \$104,800 for a family of four for every state (and Washington D.C.), except Alaska or Hawaii.