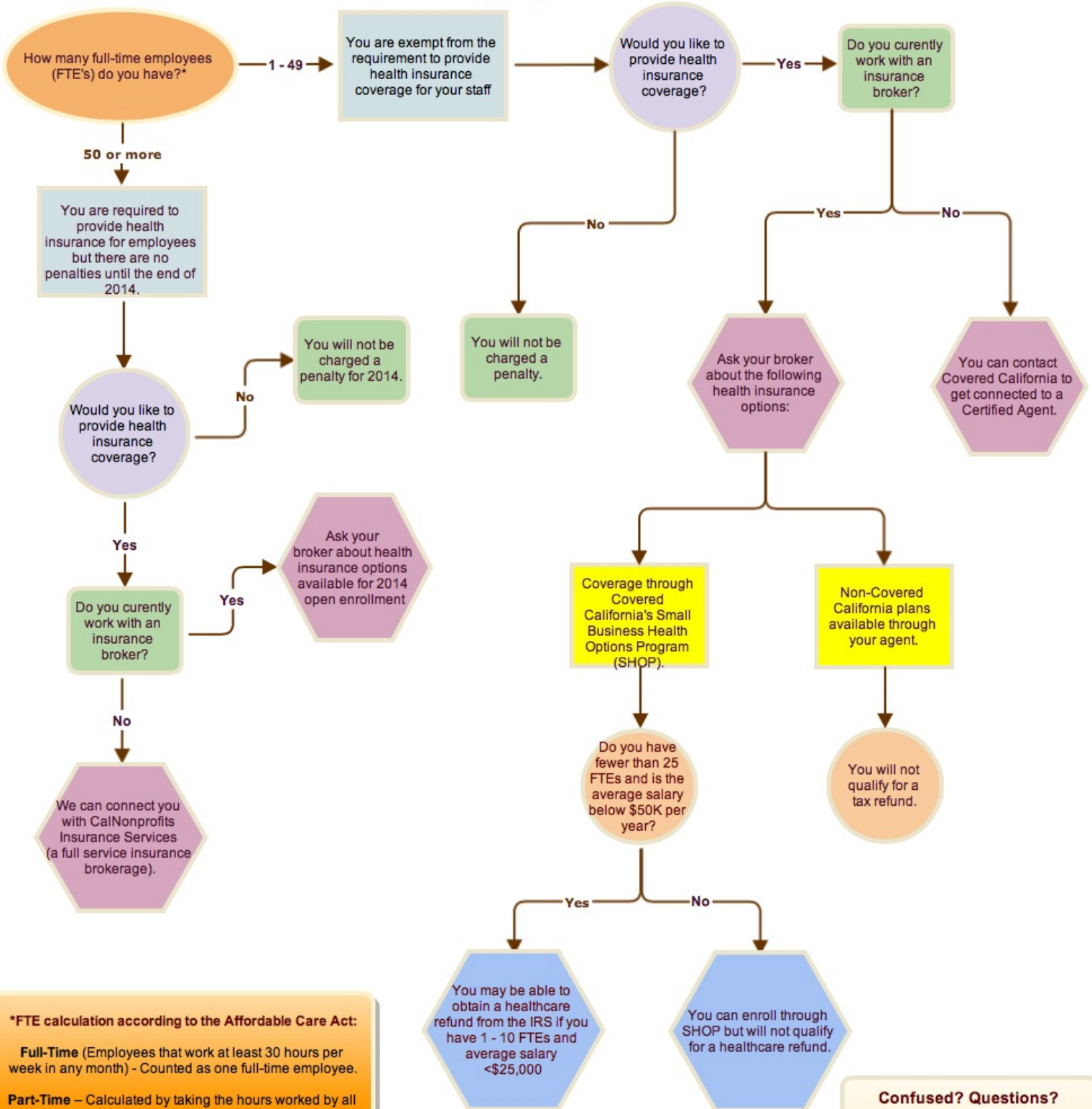


## California Nonprofit Employer Health Insurance Flowchart



**\*FTE calculation according to the Affordable Care Act:**

**Full-Time** (Employees that work at least 30 hours per week in any month) - Counted as one full-time employee.

**Part-Time** – Calculated by taking the hours worked by all part-time employees in a month and dividing that amount by 120.

**Seasonal** – Not counted in the calculation for those working up to 120 days in a year.

**Confused? Questions? Looking for a referral?**  
 Contact Edan Enriquez at  
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