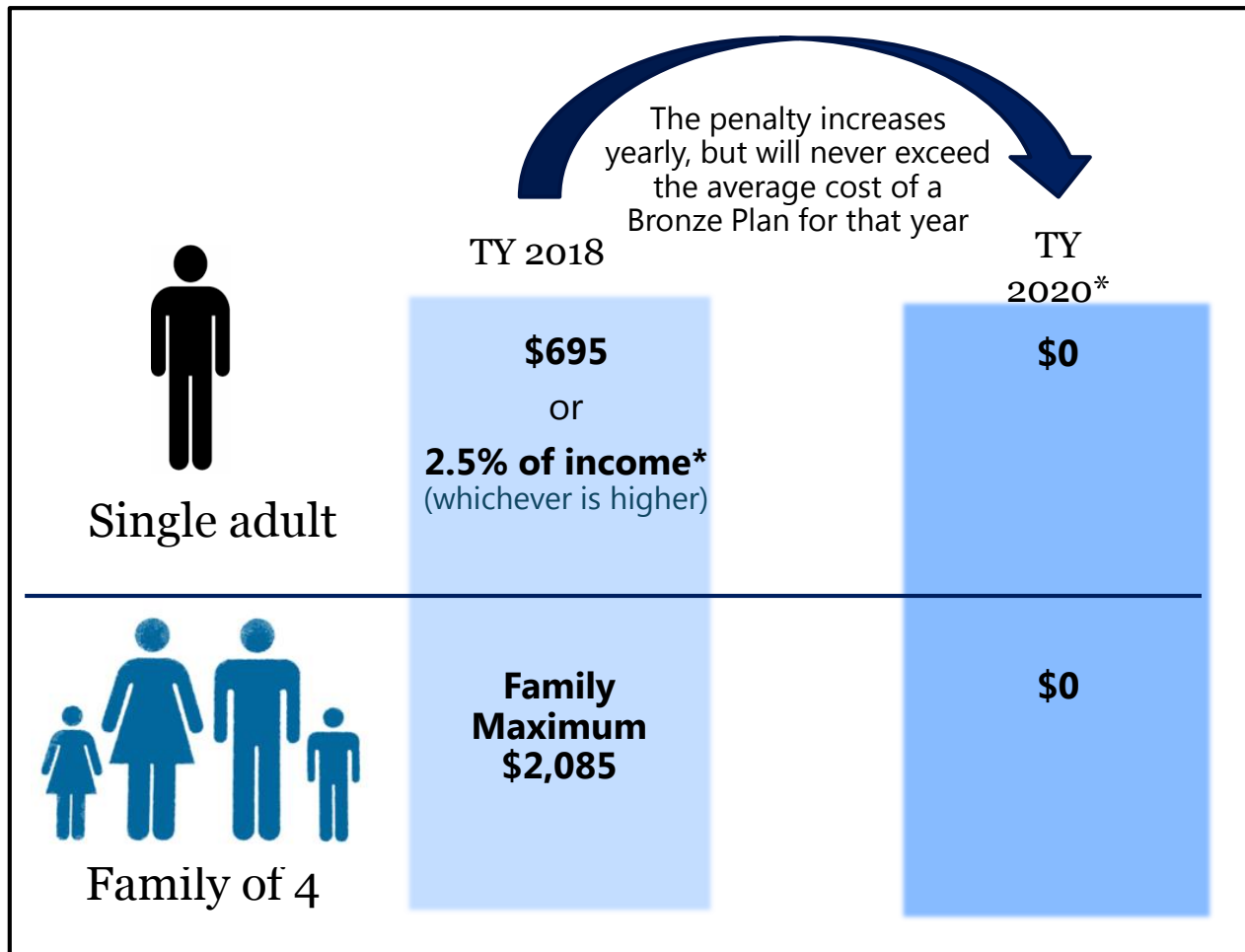


Uninsured individuals will not have to pay a penalty to the IRS in 2020



Penalty is adjusted based on the number of months uninsured

*Income subject to penalty excludes income under the tax filing threshold (ex, \$12,200 for an individual for tax year 2019)

* Penalty eliminated as of tax year 2019. Uninsured individuals will not have to pay a penalty in 2020 when they file their 2019 taxes in 2020