

1. Small business with 7 employees (average age under 45) participating in the group health plan with monthly premiums of \$600 per month.

1(a): Business contributes 100%:      Annual Cost to Business = \$50,400  
Annual Insure MT Tax Credit = \$8,400  
Annual Federal Tax Credit = \$17,640  
**Total Annual Cost to Business = \$24,360\***

1(b): Business contributes 50%:      Annual Cost to Business = \$25,200  
Annual Insure MT Tax Credit = \$8,400  
Annual Federal Tax Credit = 8,820  
**Total Annual Cost to Business = \$7,980\***

2. Small Business with 3 employees (average age under 45) participating in the group health plan with premiums of \$600 per month. Two of the employees are owners.

2(a): Business contributes 100%:      Annual Cost to Business = \$21,600  
Annual Insure MT Tax Credit = \$3,600  
Annual Federal Tax Credit = \$2,520  
**Total Annual Cost to Business = \$15,480\***

2(b): Business contributes 50%:      Annual Cost to Business = \$10,800  
Annual Insure MT Tax Credit = \$3,600  
Annual Federal Tax Credit = \$1,260  
**Total Annual Cost to Business = \$5,940\***

\*If eligible for both federal and state tax credits.