Figure 1: Play or Pay – Not Offering Employer

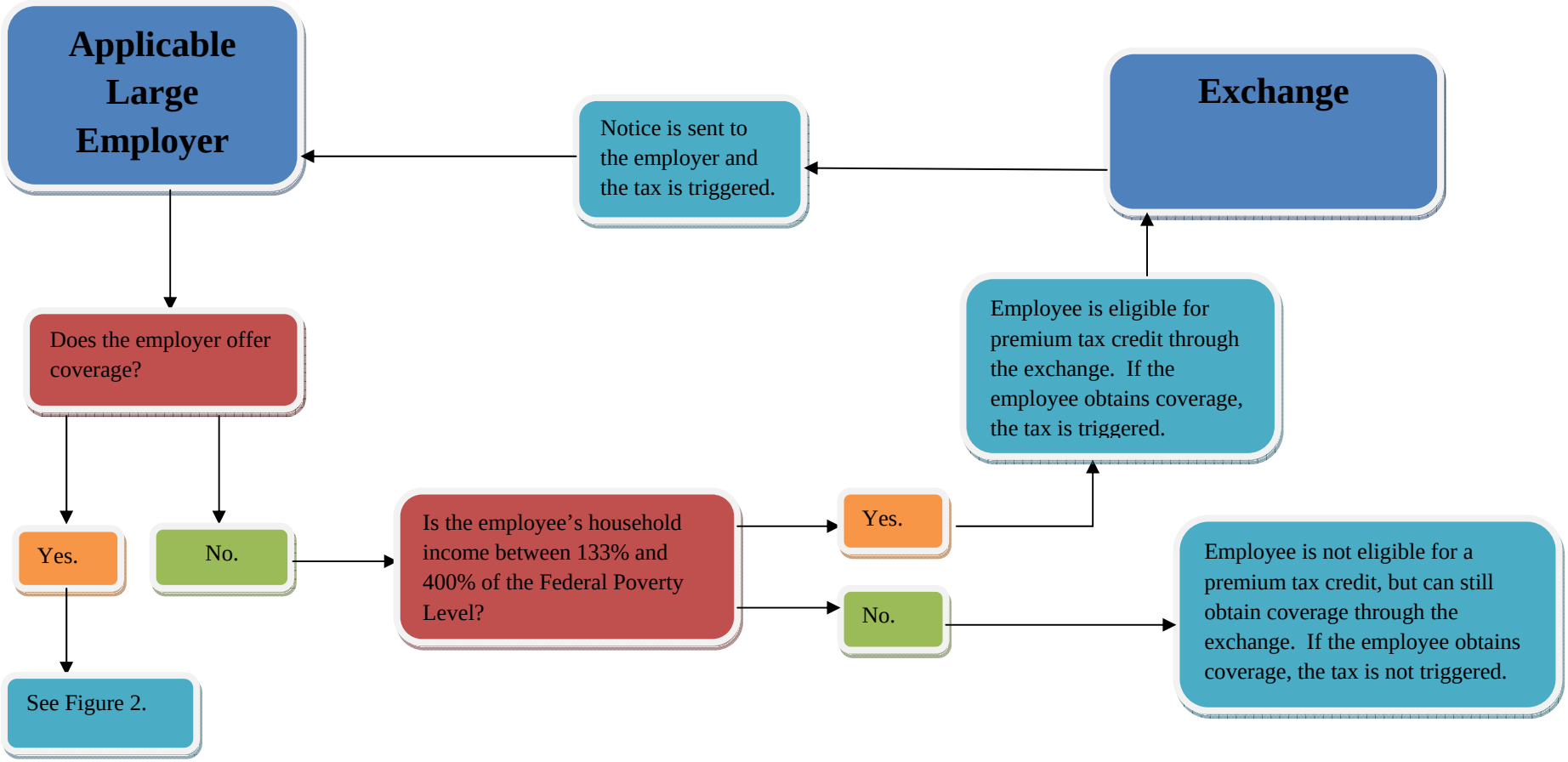
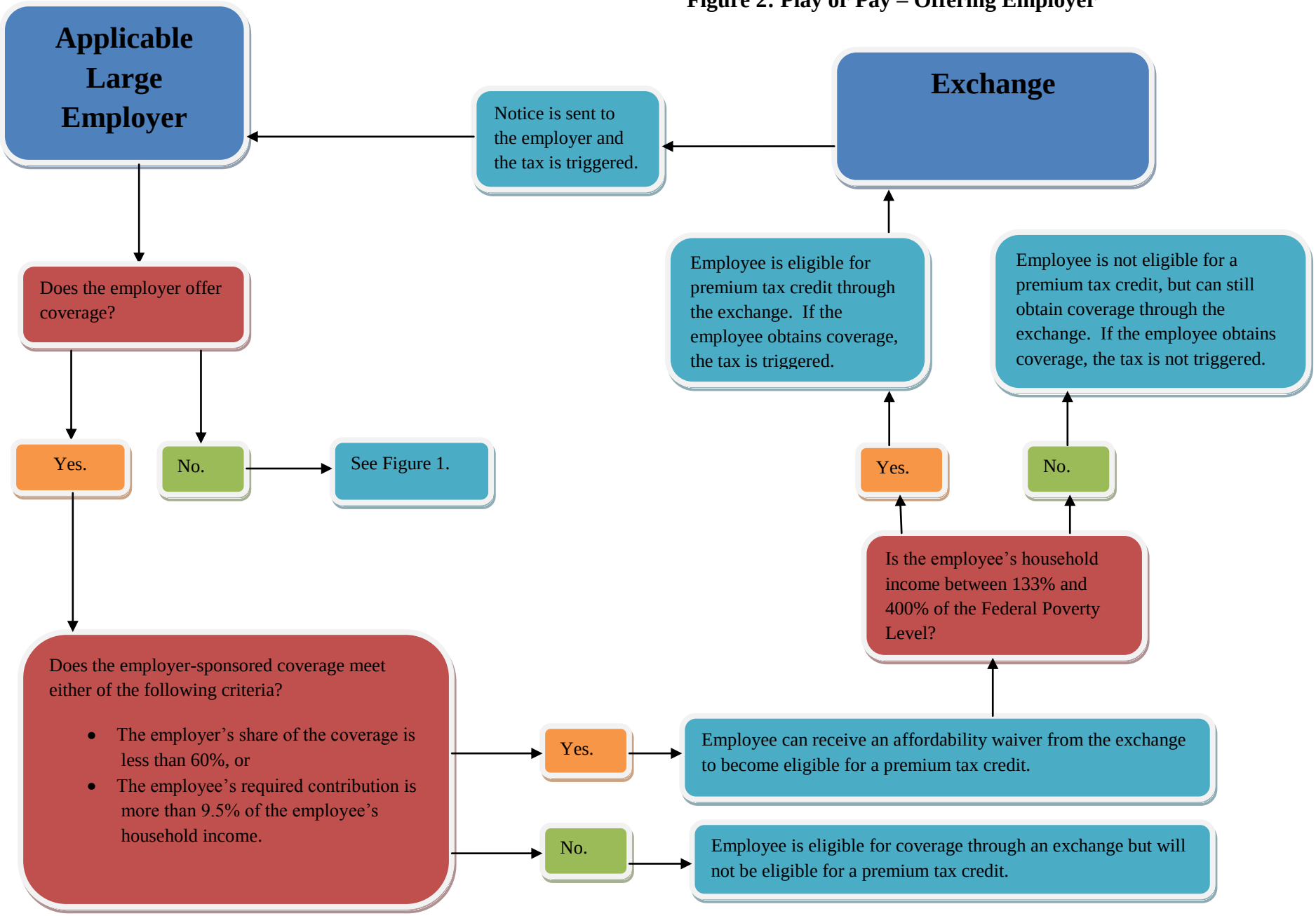
Figure 2: Play or Pay – Offering Employer