

**PROHIBITION ON RESCISSIONS**  
full time equivalents

Rating of 'A' or 'B'

**Permissible Age Bands**  
**PROTECTION AGAINST DUMPING**

Qualified High Risk Pool



**Does attempting to understand the Affordable Care Act make *YOU* feel like this?**

Take a deep breath. Here is some help:

## **ACA in a NUTSHELL**

**with Andy Adams**

*General Counsel & Owner of Adams Insurance Services*

**Friday, Nov. 8, 2013**

**Two FREE Sessions: 9am to 11am and 1pm to 3pm**

**Pioneer Technology Center Seminar Room**

**Call Ponca City Chamber of Commerce to register at **580-765-4400**.**

**This is open to any Kay Country area business owners, managers and HR professionals.**

*Sponsors include the University Center, Pioneer Technology Center, Ponca City Chamber of Commerce, Ponca City Main Street and PCDA.*