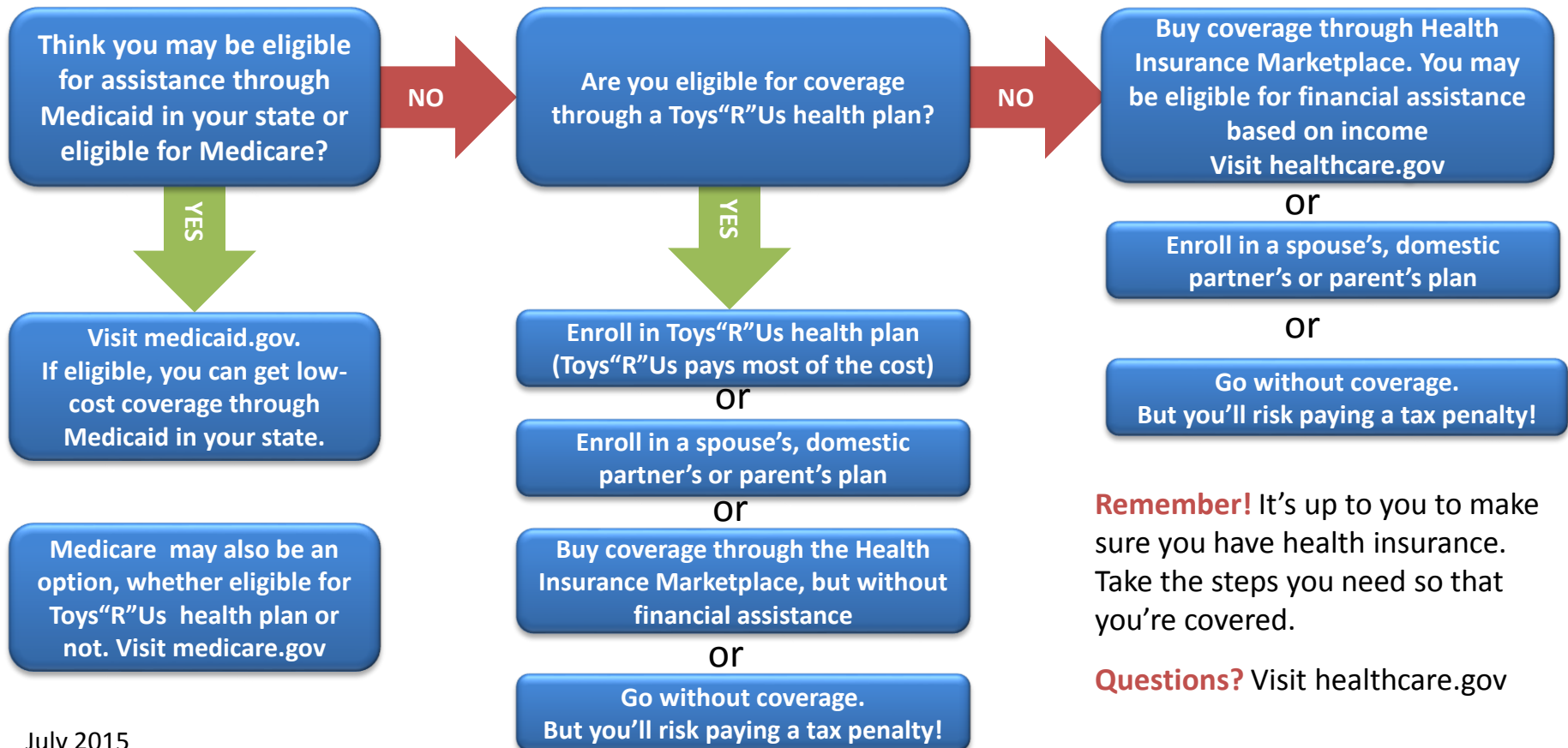


- Health care reform law (also called the Affordable Care Act) requires most Americans to have health insurance as of January 1, 2014.
- If you don't have coverage – from Toys“R”Us or somewhere else -- you may have to pay a tax penalty.
- **You have options. Follow the path to learn what you need to do.**



Remember! It's up to you to make sure you have health insurance. Take the steps you need so that you're covered.

Questions? Visit healthcare.gov