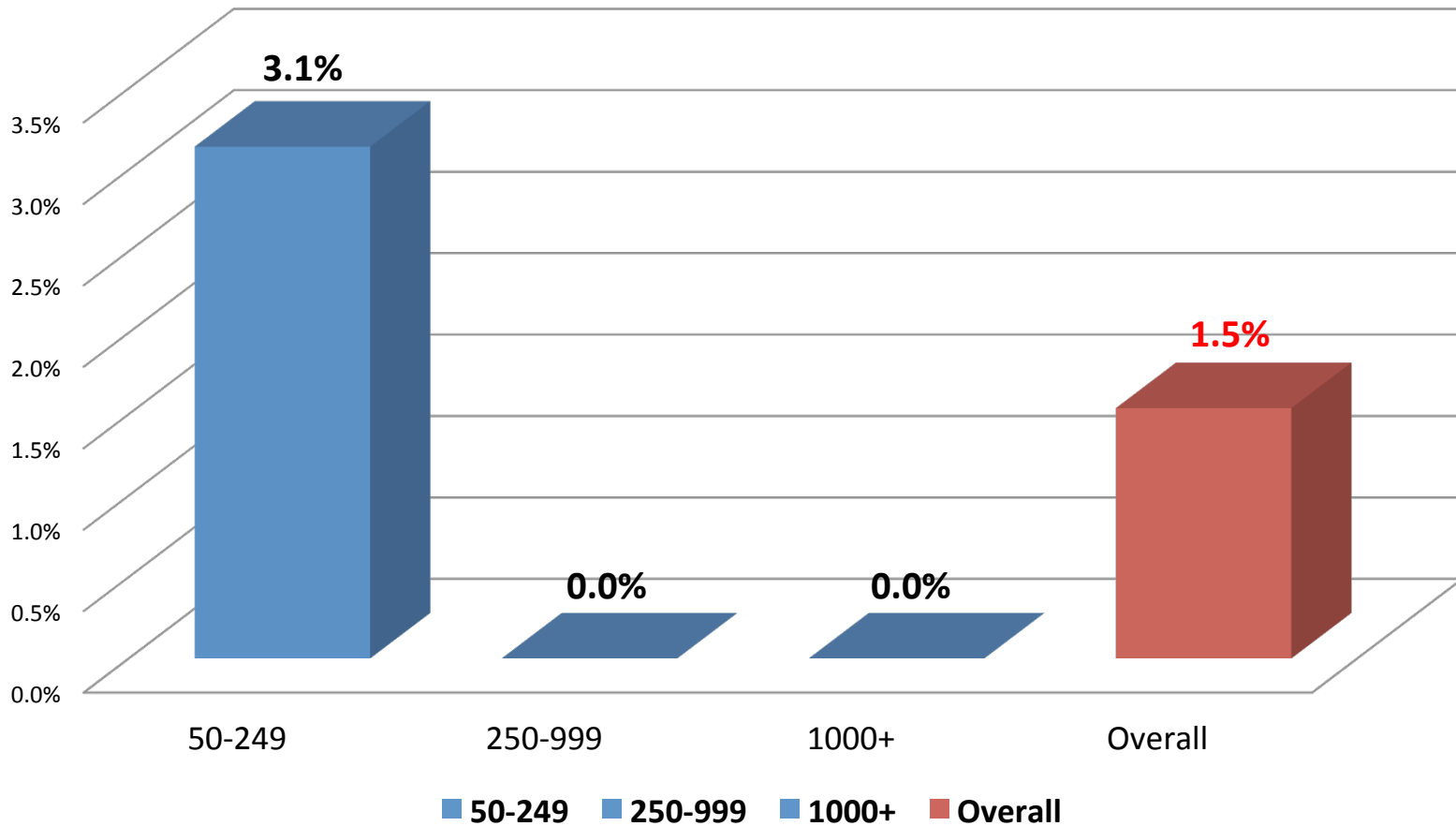
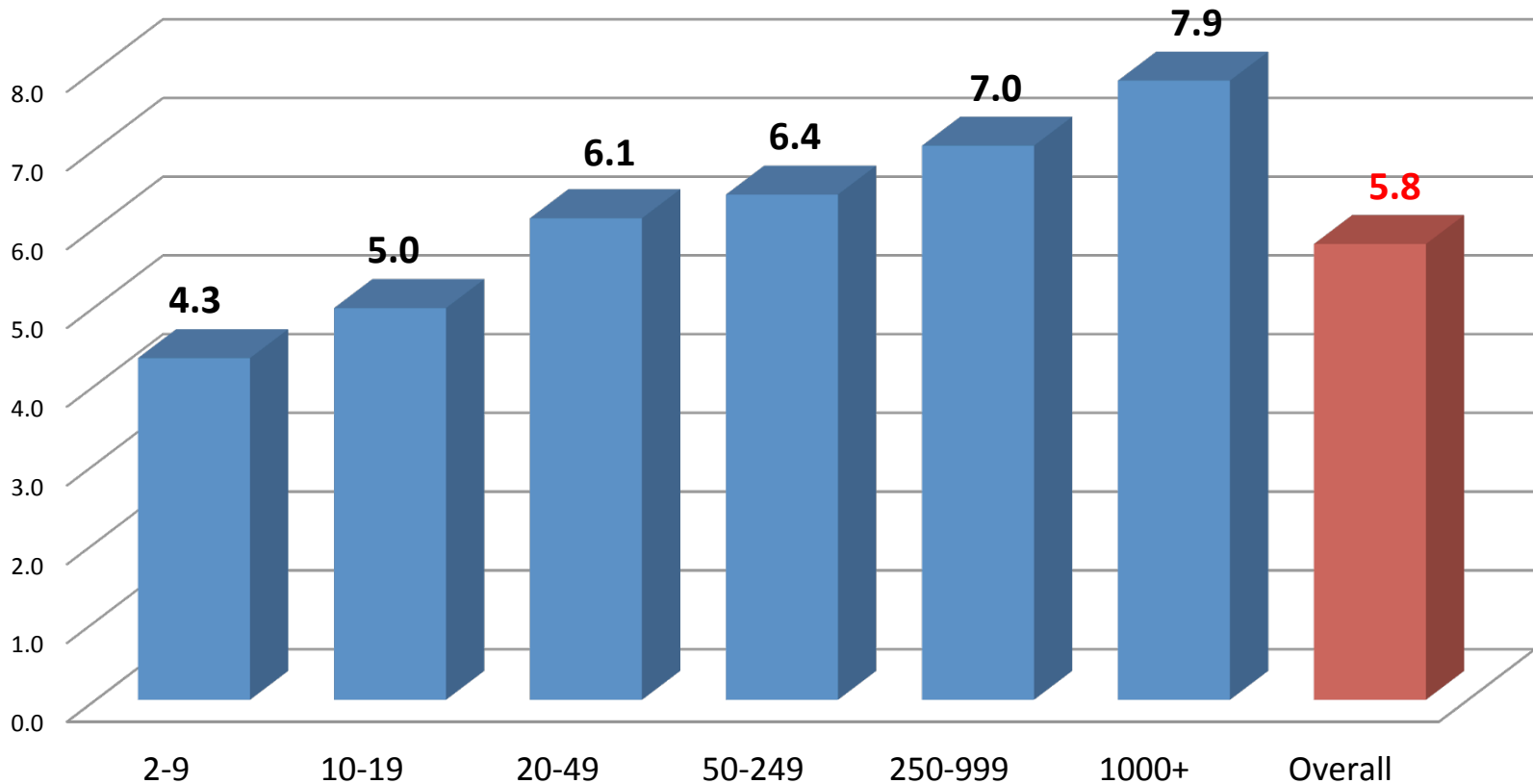


Discontinue Offering Coverage Incur \$2k Penalty

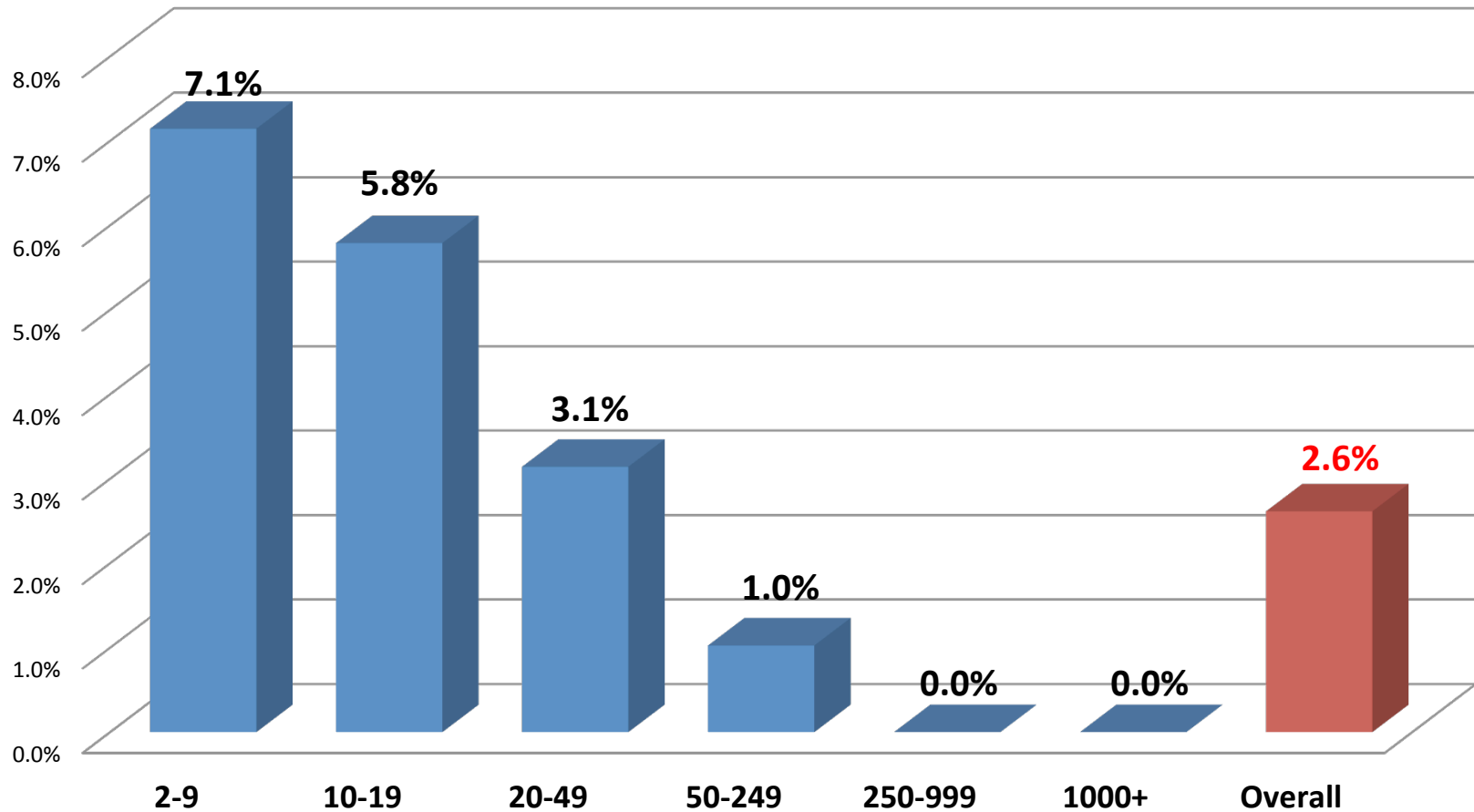


Prepared to Respond to the 2014 ACA Provisions

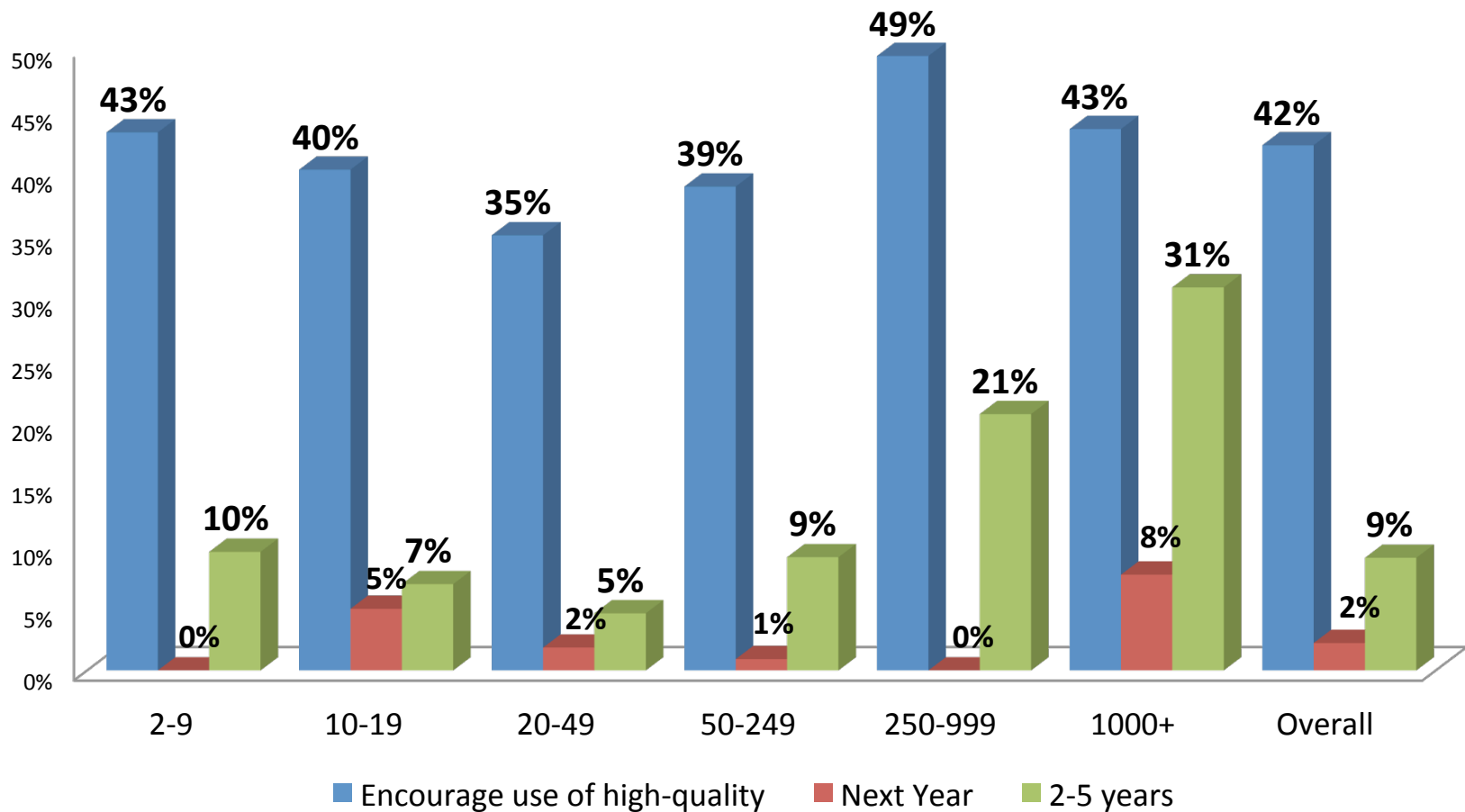
Preparedness on 1 to 10 Scale (10 being 'Very Likely')



Likely to Discontinue Coverage in Next 3 Years Because of ACA Requirements



Encourage High-Quality Providers



Reward Employees with Certain Health Outcomes

