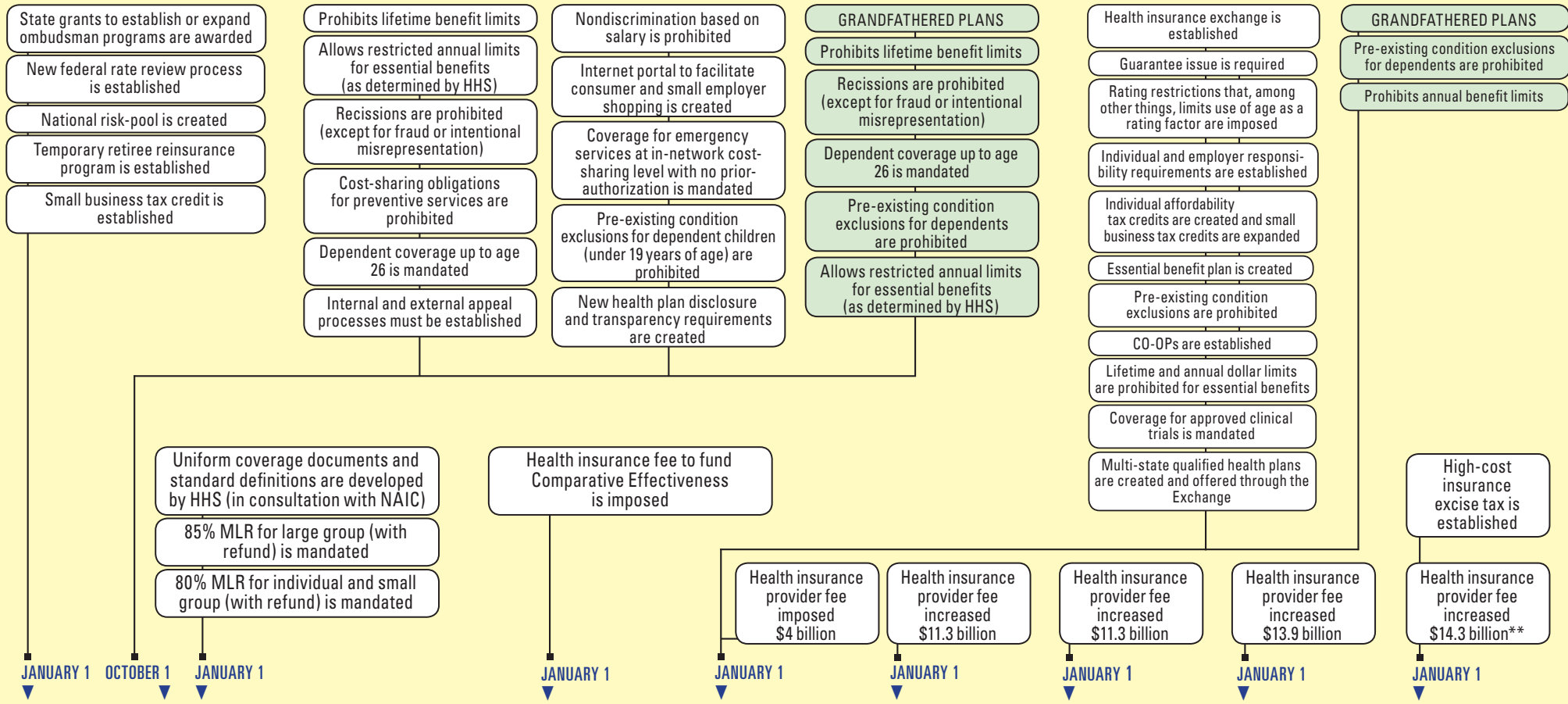


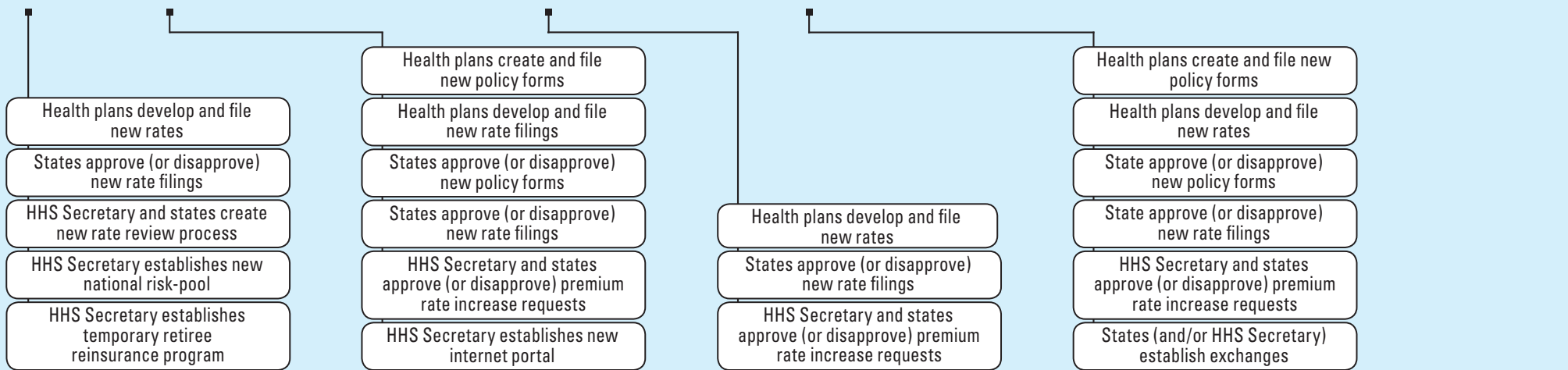
Health Care Reform Bill Timeline (as revised by the House Reconciliation Bill)*

SUMMARY OF SELECT REQUIREMENTS



JANUARY 1 2010 OCTOBER 1 2010 JANUARY 1 2011 JANUARY 1 2013 JANUARY 1 2014 JANUARY 1 2015 JANUARY 1 2016 JANUARY 1 2017 JANUARY 1 2018

IMPACT



*Assumes April 1, 2010 enactment **In years following 2018, the tax amount would increase in an amount proportionally equal to overall premium growth.