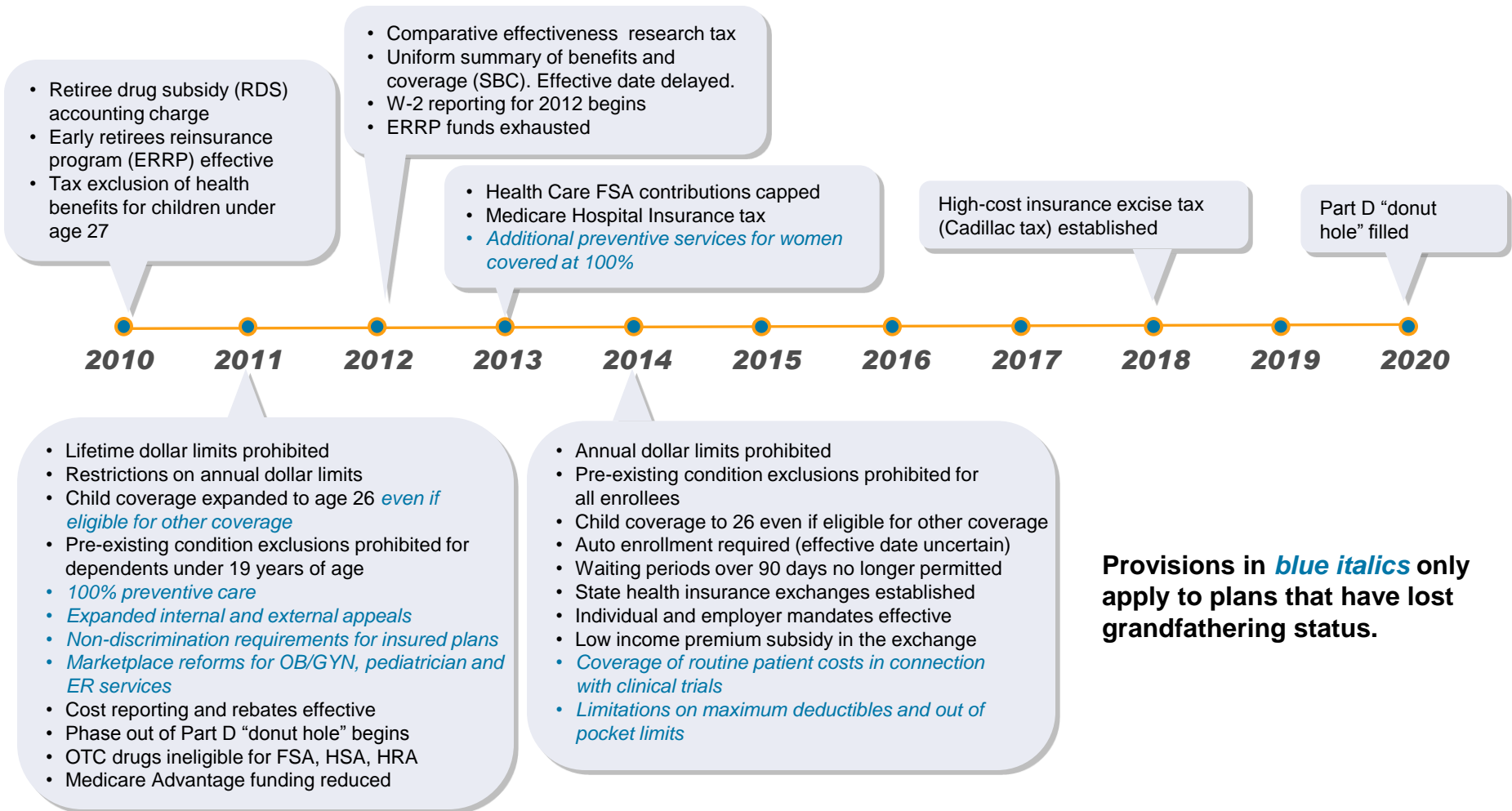


Health Care Reform Timeline



Selected provisions for large, calendar-year plans