



Presented by:



(-14.36%)

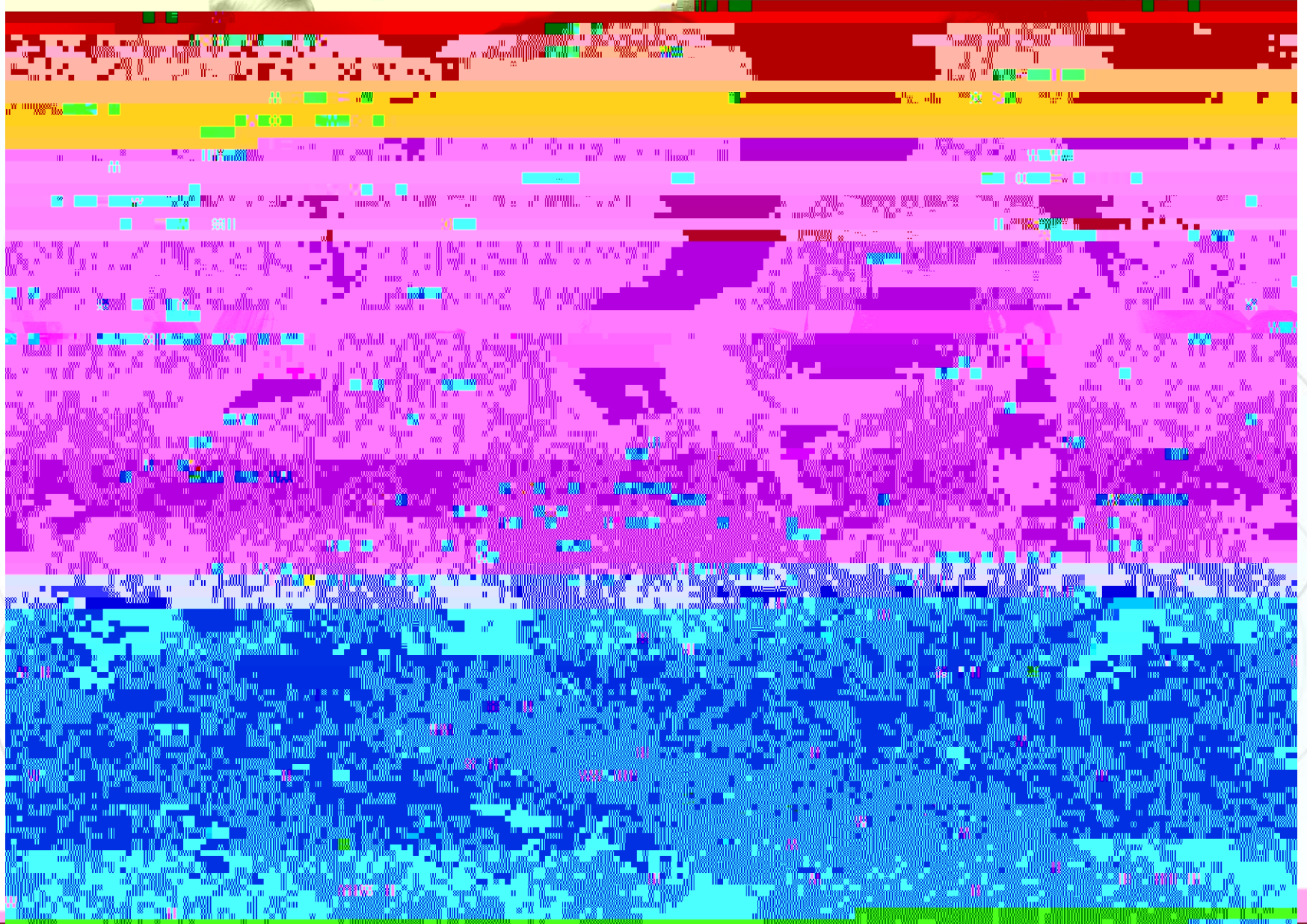
Blue Shield/Aetna

2012-13 Aetna Total Annual Premium



3 Year Program Savings: \$16,374,941

The Early Life of an Entrepreneur

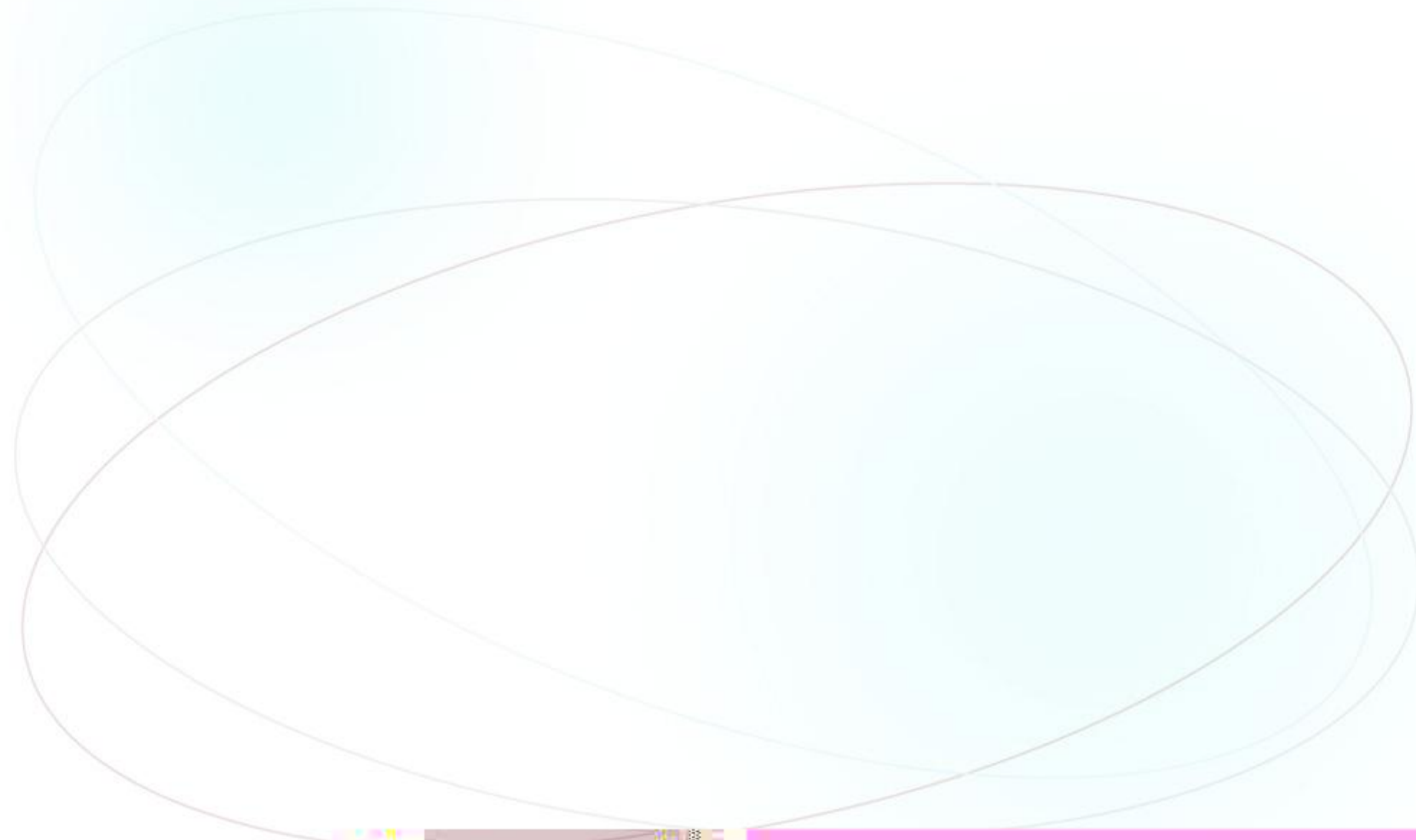


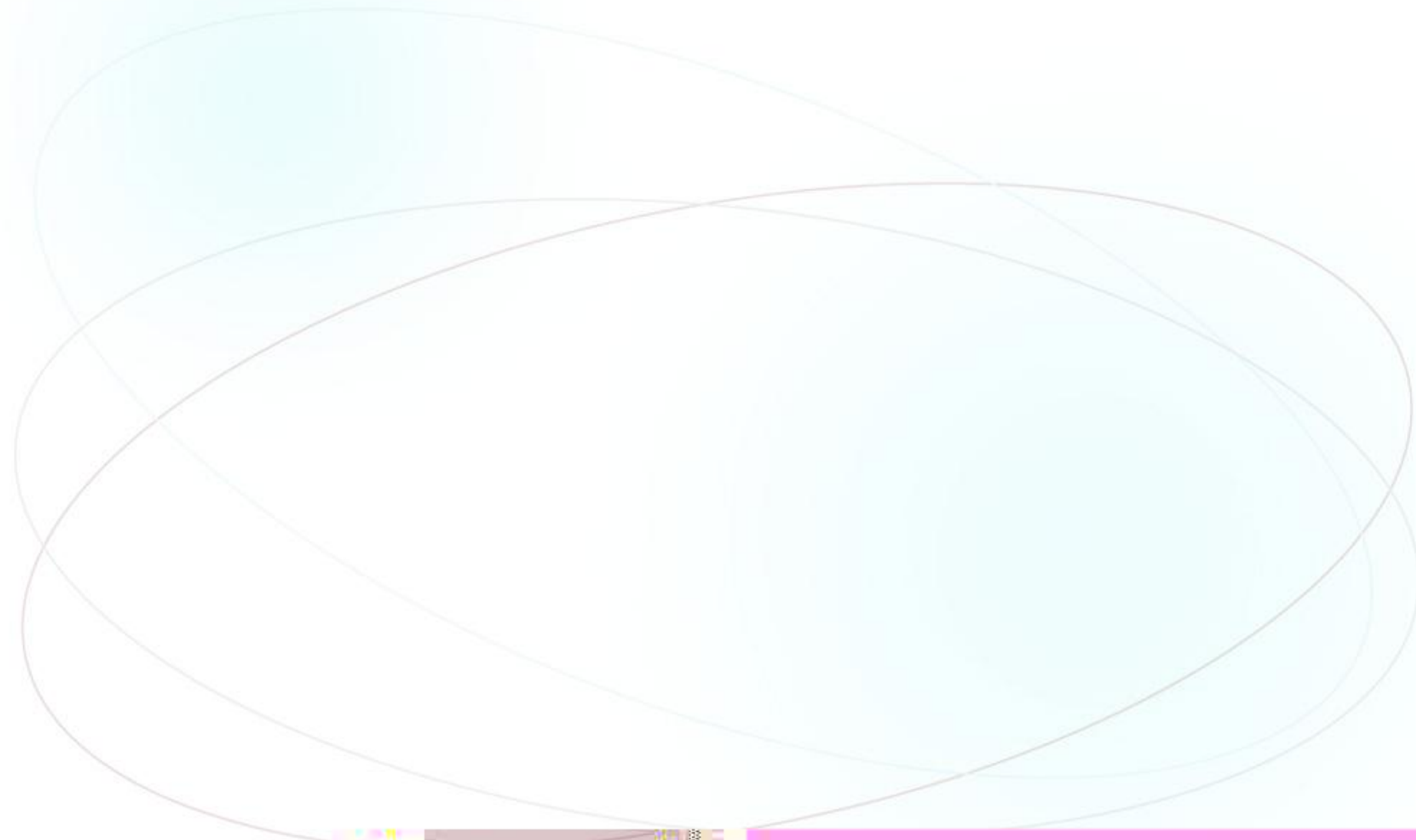


Made in the USA

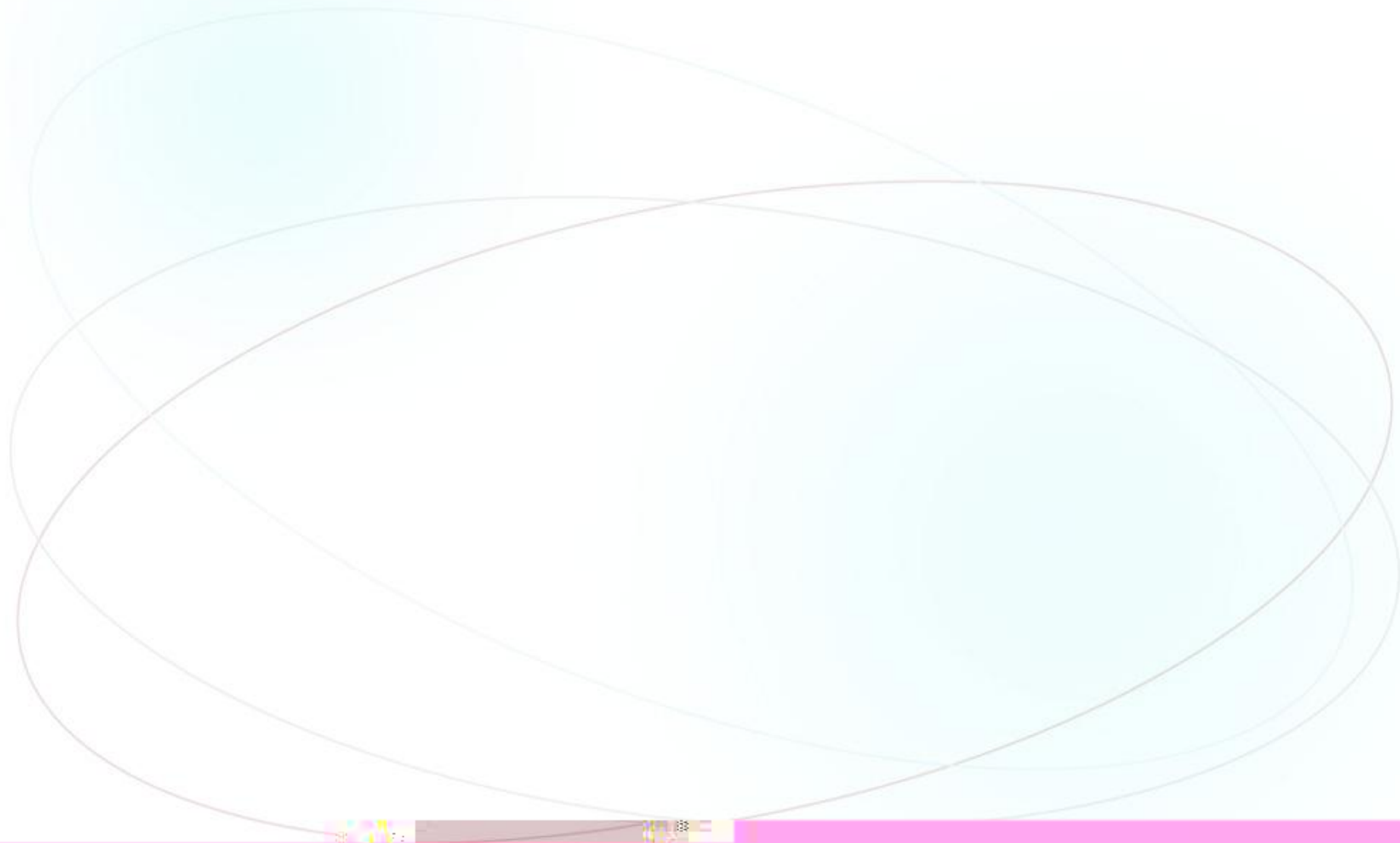






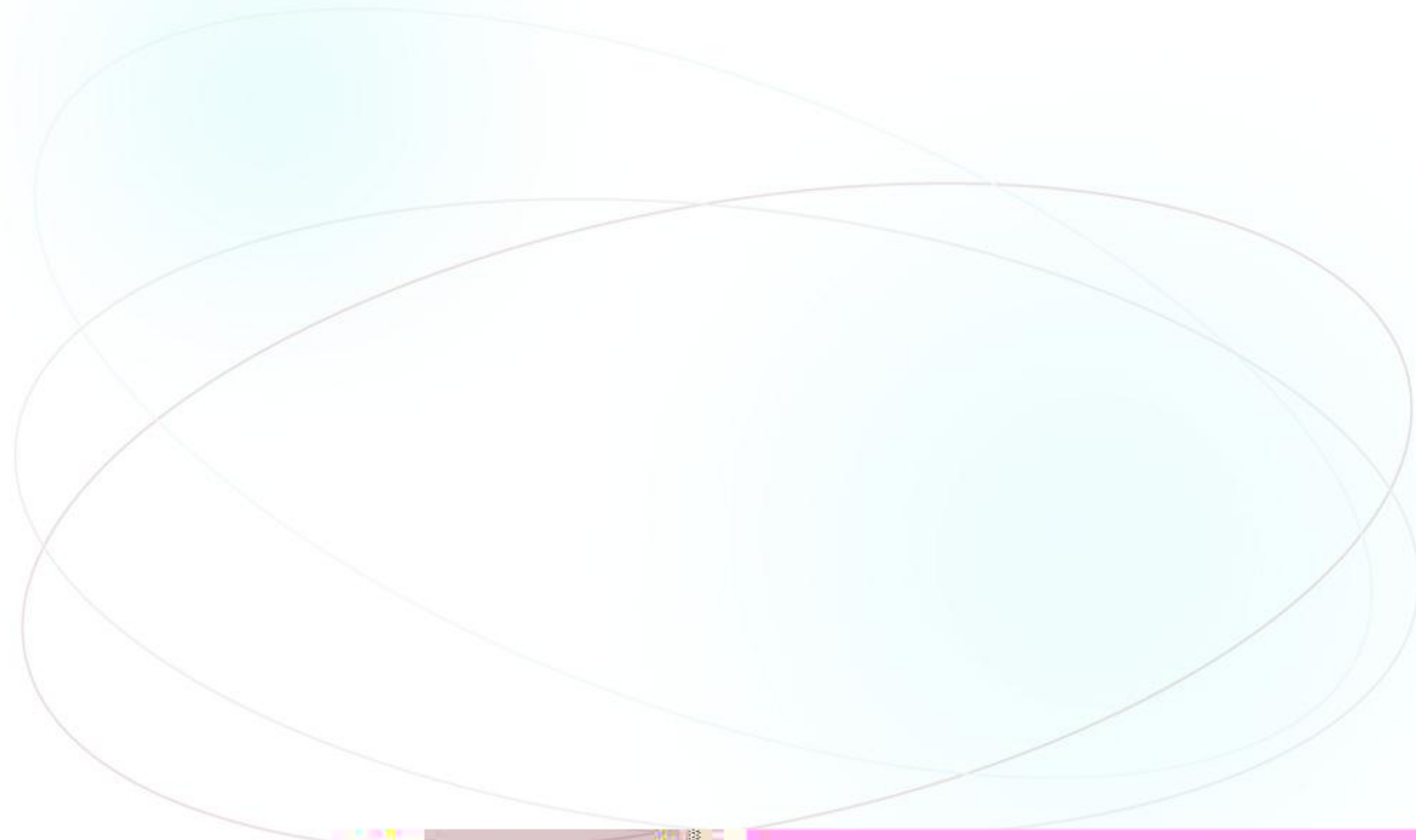


"Every individual must have "Minimum Essential Coverage" (MEC) starting in 2014 or pay a tax"

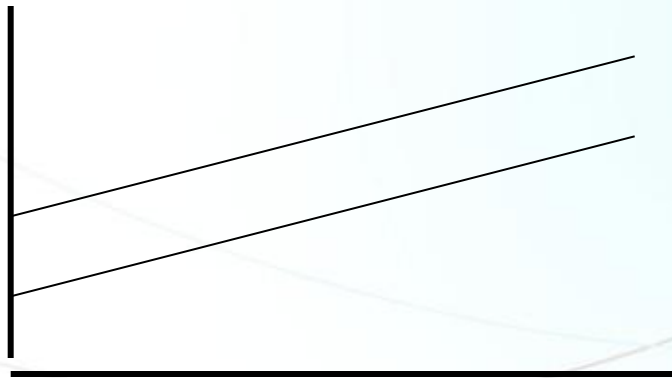


"A n A CA Full-Time employee is an employee who earns, on average, 30 hours of service per week or 130 hours in a month"

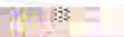
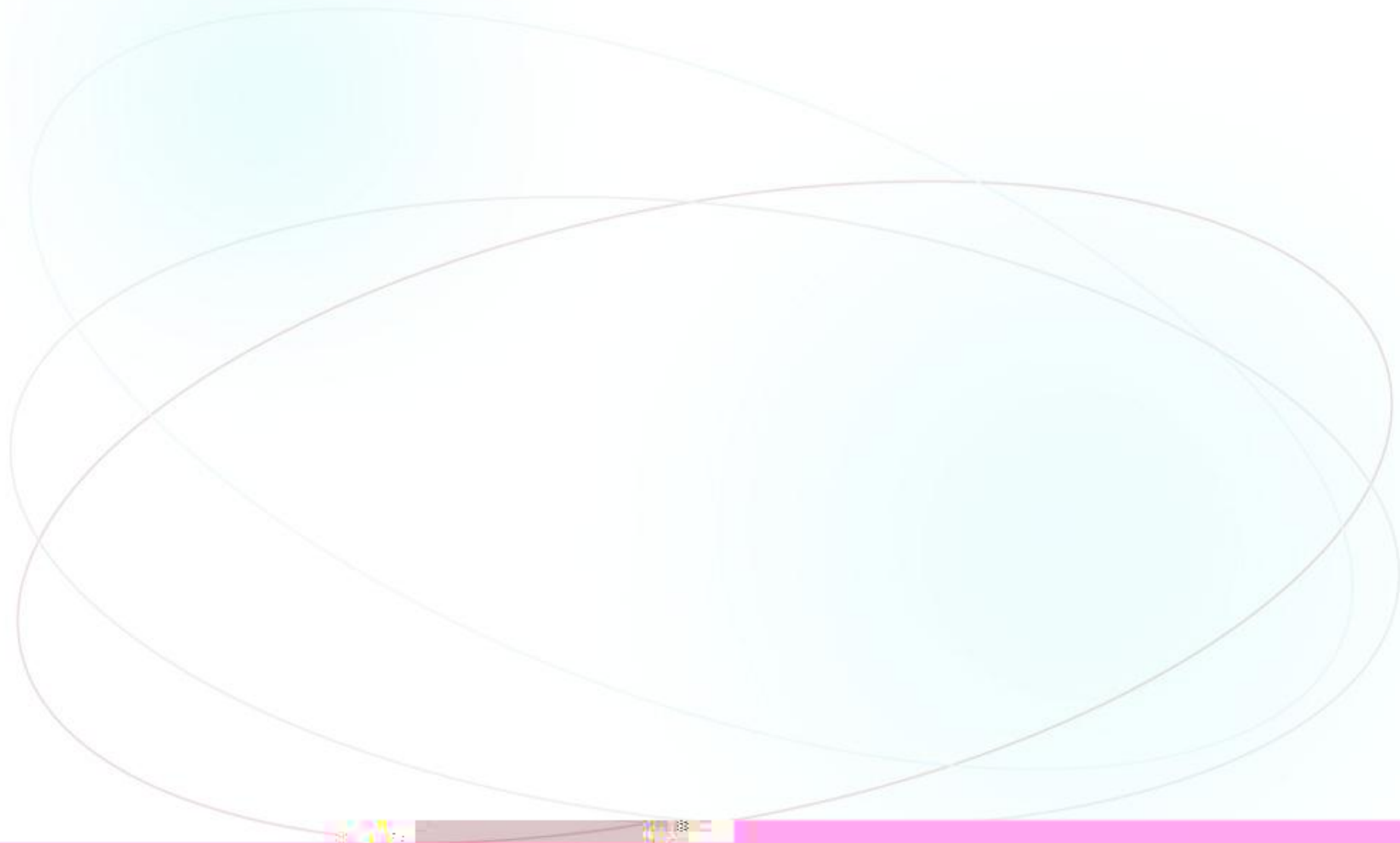
on average in any month



"An excise tax will be levied on 'rich' or 'Cadillac' employer sponsored medical benefit programs."



Re-thinking Your Benefits Philosophy and Approach



2013	2014	2015 +	2018
<ul style="list-style-type: none"> <input type="checkbox"/> Mass marketing begins for California Exchange (1/1/13) <input type="checkbox"/> Notice of Exchange (3/1/13) <input type="checkbox"/> 2014 Planning <input type="checkbox"/> Open Enrollment for California 			

