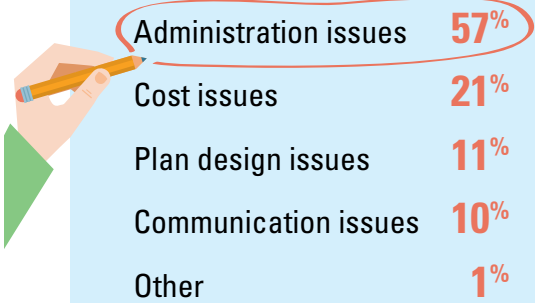
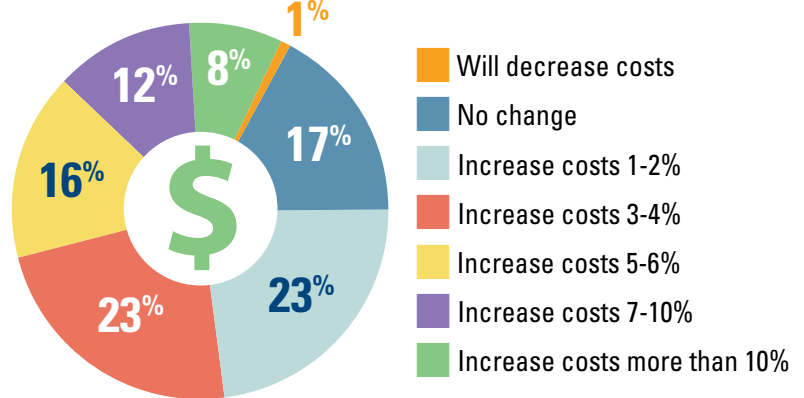


# ACA's Impact

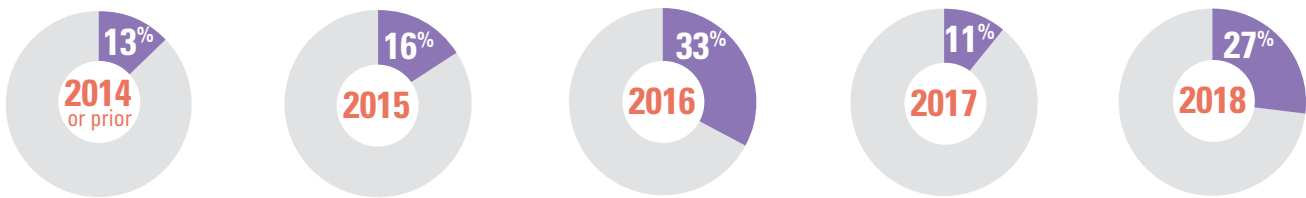
## The Biggest Challenge of ACA



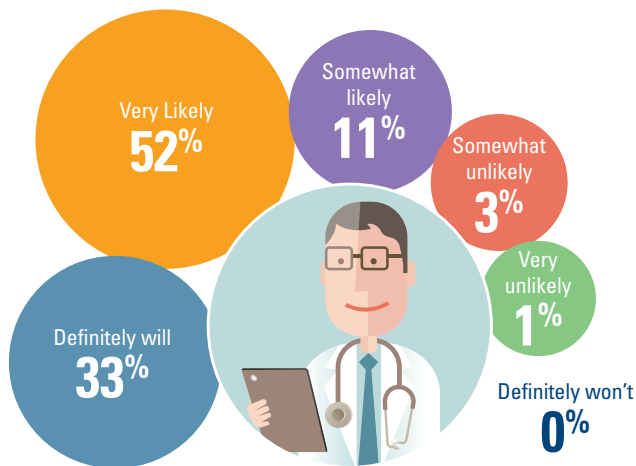
## Change Expected in Health Benefit Costs in 2015 Due to ACA



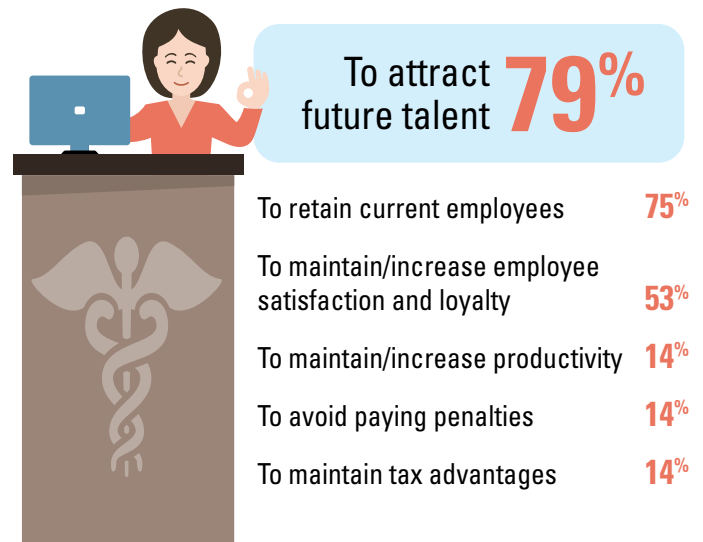
## Year the Largest ACA Cost Is Expected



## Likelihood of Providing Health Care Benefits in Five Years



## Reasons for Offering Coverage



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