

Strategic Scenarios to Consider

Play	Play & Redirect	Selective Play	Pay & Redeploy	Pay & Exit
<p>Play by meeting PPACA requirements</p> <p>Optimally manage design and delivery to sustain an employer-sponsored plan</p> <p>Define contingencies for future exit</p>	<p>Play by meeting PPACA requirements</p> <p>Structure contributions to encourage low-wage earner qualification for subsidies</p> <p>Pay \$3,000 penalty for those who exit and are subsidized by the Exchanges</p>	<p>Offer employer sponsored plan to only portion of population</p> <p>Direct ineligible employees to Exchanges</p> <p>Pay \$2,000 penalty for all FTEs</p> <p>Gross up HCE if plan is deemed to be discriminatory</p>	<p>Discontinue employer sponsored plan</p> <p>Pay \$2,000 penalty for all FTEs</p> <p>Direct employees to Exchanges</p> <p>Provide monetized value (e.g., Defined Contribution) in whole or part</p>	<p>Discontinue employer sponsored plan</p> <p>Pay \$2,000 penalty for all FTEs</p> <p>Direct employees to Exchanges</p> <p>Provide no financial subsidy</p>

Financial Impact

	\$ ----,----	\$ ----,----	\$ ----,----	
--	--------------	--------------	--------------	--