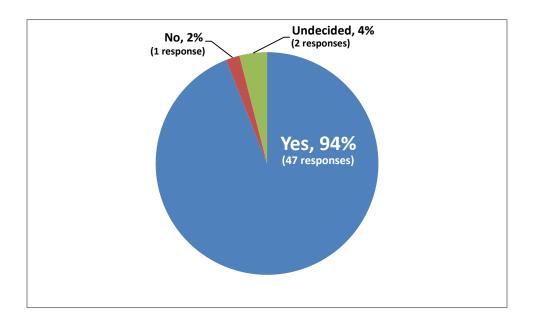


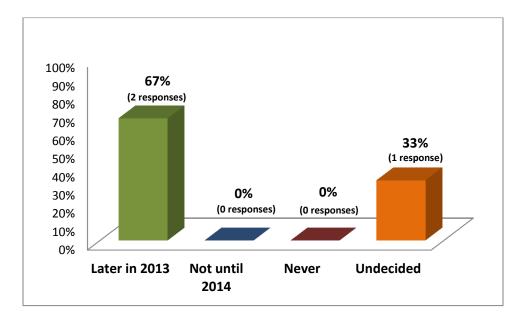
FINDINGS FROM SURVEY OF LARGE EMPLOYERS ON EXCHANGE NOTICES

Over the period September 13 to September 18, 2013, The ERISA Industry Committee (ERIC) polled its members about their practices with respect to the notices being provided to employees about the Health Insurance Marketplace (i.e., the Exchange). The results of this poll are depicted below.

1. Will you provide an Exchange notice to your employees by October 1, 2013?



2. If the answer to #1 is "no", will you provide a notice to your employees:



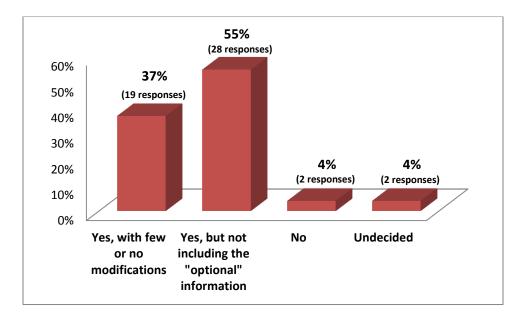
3. For the first Exchange notice that you send out, which of the following information will you include/have you included in this notice? (Check all that apply.)

General information: 1) about the Exchanges; 2) that employees may be able to get cheaper insurance on the Exchange, and 3) that if employees buy insurance through an Exchange, they may lose the employer contribution (if any) to their health benefits	92% (47 responses)
Which employees are covered by the plan	37% (19 responses)
Whether or not the plan covers dependents, and/or which dependents (if any) are eligible	31% (16 responses)
Whether the plan meets the ACA's Minimum Value standard and is affordable to the employee	73% (37 responses)
Whether (and when) the employee is eligible for coverage	20% (10 responses)
Whether the health plan meets the ACA's Minimum Value standard	47% (24 responses)

Responses continued on next page

The cost of the self-only premium for the employer's lowest cost plan	4% (2 responses)
Undecided	6% (3 responses)
N/A	0% (0 responses)

4. Are you planning to use the model Exchange notice provided by the DOL?



Contact Information

For questions about the survey, please contact Gretchen Young, Senior Vice President, Health Policy, at (202) 627-1920 or gyoung@eric.org or Debra Davis, Vice President, Benefits, at (202) 627-1925 or ddavis@eric.org.

The ERISA Industry Committee (ERIC) is a non-profit association committed to representing the advancement of the employee retirement, health, and compensation plans of America's largest employers. ERIC's members provide benchmark retirement, health care coverage, compensation, and other economic security benefits directly to millions of active and retired workers and their families. ERIC has a strong interest in proposals affecting its members' ability to deliver those benefits, their cost and their effectiveness, as well as the role of those benefits in the American economy. For more information about ERIC, visit www.eric.org.