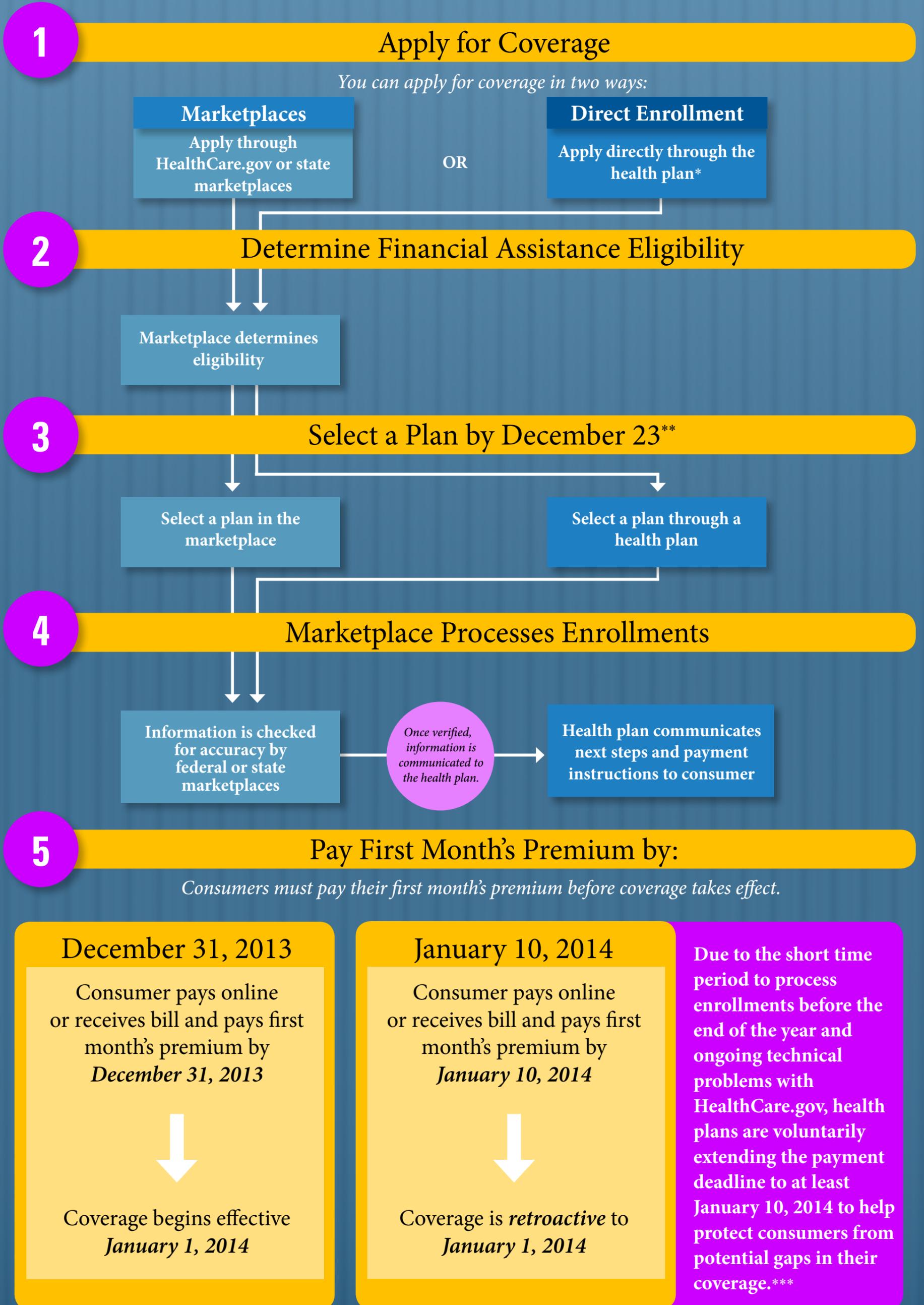


5 Steps to Ensuring Coverage Begins on January 1, 2014



* If available ** Some state-based marketplaces have chosen to extend enrollment deadlines.

***Consumers should check with the plan they have selected for more details about their specific coverage policy.