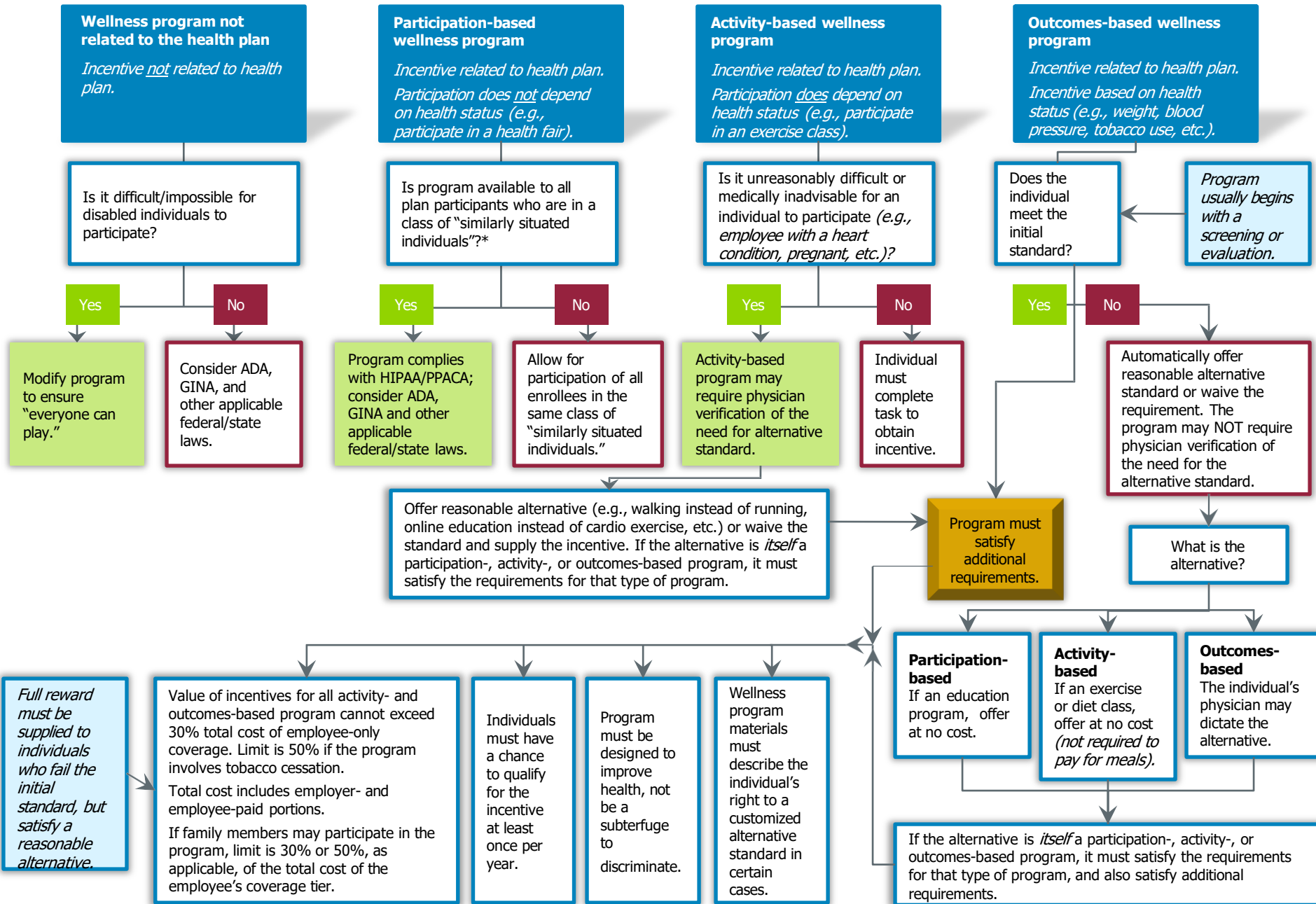


# Wellness Programs Under Health Reform: A Flow Chart



\*\*"Similarly situated individuals" are separate classes of enrollees organized on legitimate business lines such as full-time, part-time, salaried, hourly, seasonal, temporary, etc. Spouses and children may be treated as separate classes of "similarly situated individuals."