

| Plan highlights                                                                                                                                                                                                                                                                                                                                                                         | In-network                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Out-of-network                                              |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
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| <p>Comprehensive outpatient services and office visit benefit options</p> <ul style="list-style-type: none"> <li>• physician services, X-ray and lab, CT scans, MRIs, outpatient surgery, urgent care, chiropractic and physical therapy, injections</li> <li>• up to 15 visits per year for chiropractic care</li> <li>• benefit applies separately to each billed provider</li> </ul> | <ul style="list-style-type: none"> <li>1 100% after \$20 copay per visit up to \$500 per visit</li> <li>2 100% after \$30 copay per visit up to \$500 per visit</li> <li>3 100% after \$40 copay per visit up to \$500 per visit</li> <li>4 100% after \$50 copay per visit up to \$500 per visit</li> </ul> <p>then subject to deductible and coinsurance</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <p>Subject to out-of-network deductible and coinsurance</p> |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| <p>Preventive care</p> <ul style="list-style-type: none"> <li>• routine physicals (X-ray and lab, cancer screenings, immunizations)</li> <li>• well-child care</li> <li>• flu shots</li> <li>• vision and hearing exams</li> </ul>                                                                                                                                                      | <p>100% after copay up to \$500 per year</p> <p><i>Corresponds to outpatient and office visit copay selected. <b>Not</b> subject to deductible.</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <p>Not covered</p>                                          |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| <p>Calendar-year deductible options</p> <ul style="list-style-type: none"> <li>• 2 deductibles per family</li> </ul>                                                                                                                                                                                                                                                                    | <table border="0"> <tr> <td>1 \$300</td> <td>5 \$900</td> <td>9 \$2,000</td> </tr> <tr> <td>2 \$500</td> <td>6 \$1,000</td> <td>10 \$2,500</td> </tr> <tr> <td>3 \$600</td> <td>7 \$1,200</td> <td>11 \$5,000</td> </tr> <tr> <td>4 \$750</td> <td>8 \$1,500</td> <td></td> </tr> </table>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 1 \$300                                                     | 5 \$900 | 9 \$2,000 | 2 \$500   | 6 \$1,000 | 10 \$2,500       | 3 \$600                                                                                                                                                                                                       | 7 \$1,200 | 11 \$5,000 | 4 \$750              | 8 \$1,500 |           | <table border="0"> <tr> <td>1 \$600</td> <td>5 \$1,800</td> <td>9 \$4,000</td> </tr> <tr> <td>2 \$1,000</td> <td>6 \$2,000</td> <td>10 \$5,000</td> </tr> <tr> <td>3 \$1,200</td> <td>7 \$2,400</td> <td>11 \$10,000</td> </tr> <tr> <td>4 \$1,500</td> <td>8 \$3,000</td> <td></td> </tr> </table> | 1 \$600   | 5 \$1,800 | 9 \$4,000 | 2 \$1,000 | 6 \$2,000 | 10 \$5,000 | 3 \$1,200 | 7 \$2,400 | 11 \$10,000 | 4 \$1,500 | 8 \$3,000 |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 1 \$300                                                                                                                                                                                                                                                                                                                                                                                 | 5 \$900                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 9 \$2,000                                                   |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 2 \$500                                                                                                                                                                                                                                                                                                                                                                                 | 6 \$1,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 10 \$2,500                                                  |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 3 \$600                                                                                                                                                                                                                                                                                                                                                                                 | 7 \$1,200                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 11 \$5,000                                                  |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 4 \$750                                                                                                                                                                                                                                                                                                                                                                                 | 8 \$1,500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                             |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 1 \$600                                                                                                                                                                                                                                                                                                                                                                                 | 5 \$1,800                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 9 \$4,000                                                   |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 2 \$1,000                                                                                                                                                                                                                                                                                                                                                                               | 6 \$2,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 10 \$5,000                                                  |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 3 \$1,200                                                                                                                                                                                                                                                                                                                                                                               | 7 \$2,400                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 11 \$10,000                                                 |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 4 \$1,500                                                                                                                                                                                                                                                                                                                                                                               | 8 \$3,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                             |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| <p>Coinsurance options</p>                                                                                                                                                                                                                                                                                                                                                              | <table border="0"> <tr> <td>1 90%</td> <td>3 70%</td> <td>5 50%</td> </tr> <tr> <td>2 80%</td> <td>4 60%</td> <td>(Indemnity only)</td> </tr> </table>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 1 90%                                                       | 3 70%   | 5 50%     | 2 80%     | 4 60%     | (Indemnity only) | <table border="0"> <tr> <td>1 60%</td> <td>3 50%</td> <td>5 Same as in-network</td> </tr> <tr> <td>2 50%</td> <td>4 50%</td> <td></td> </tr> </table> <p><i>Corresponds to in-network option selected</i></p> | 1 60%     | 3 50%      | 5 Same as in-network | 2 50%     | 4 50%     |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 1 90%                                                                                                                                                                                                                                                                                                                                                                                   | 3 70%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 5 50%                                                       |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 2 80%                                                                                                                                                                                                                                                                                                                                                                                   | 4 60%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | (Indemnity only)                                            |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 1 60%                                                                                                                                                                                                                                                                                                                                                                                   | 3 50%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 5 Same as in-network                                        |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 2 50%                                                                                                                                                                                                                                                                                                                                                                                   | 4 50%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                             |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| <p>Out-of-pocket maximum options</p> <ul style="list-style-type: none"> <li>• corresponds to coinsurance option selected</li> <li>• does not include deductible</li> <li>• family maximum is 2 times individual limit</li> </ul>                                                                                                                                                        | <table border="0"> <tr> <td>(90%)</td> <td>(80%)</td> <td>(70%)</td> </tr> <tr> <td>1 \$1,000</td> <td>1 \$1,000</td> <td>1 \$1,500</td> </tr> <tr> <td>2 \$1,250</td> <td>2 \$1,500</td> <td>2 \$2,250</td> </tr> <tr> <td>3 \$1,500</td> <td>3 \$2,000</td> <td>3 \$3,000</td> </tr> <tr> <td>4 \$1,750</td> <td>4 \$2,500</td> <td>4 \$3,750</td> </tr> <tr> <td>5 \$2,000</td> <td>5 \$3,000</td> <td>5 \$4,500</td> </tr> <tr> <td>6 \$2,500</td> <td>6 \$3,500</td> <td>6 \$5,250</td> </tr> <tr> <td></td> <td>7 \$4,000</td> <td>7 \$6,000</td> </tr> <tr> <td></td> <td>8 \$5,000</td> <td>8 \$7,500</td> </tr> <tr> <td>(60%)</td> <td>(50% Indemnity)</td> <td></td> </tr> <tr> <td>1 \$2,000</td> <td>1 \$1,000</td> <td></td> </tr> <tr> <td>2 \$3,000</td> <td>2 \$2,500</td> <td></td> </tr> <tr> <td>3 \$4,000</td> <td>3 \$3,750</td> <td></td> </tr> <tr> <td>4 \$5,000</td> <td>4 \$5,000</td> <td></td> </tr> <tr> <td>5 \$6,000</td> <td>5 \$6,250</td> <td></td> </tr> <tr> <td>6 \$7,000</td> <td>6 \$7,500</td> <td></td> </tr> <tr> <td>7 \$8,000</td> <td>7 \$8,750</td> <td></td> </tr> <tr> <td>8 \$10,000</td> <td>8 \$10,000</td> <td></td> </tr> <tr> <td></td> <td>9 \$12,500</td> <td></td> </tr> </table> | (90%)                                                       | (80%)   | (70%)     | 1 \$1,000 | 1 \$1,000 | 1 \$1,500        | 2 \$1,250                                                                                                                                                                                                     | 2 \$1,500 | 2 \$2,250  | 3 \$1,500            | 3 \$2,000 | 3 \$3,000 | 4 \$1,750                                                                                                                                                                                                                                                                                           | 4 \$2,500 | 4 \$3,750 | 5 \$2,000 | 5 \$3,000 | 5 \$4,500 | 6 \$2,500  | 6 \$3,500 | 6 \$5,250 |             | 7 \$4,000 | 7 \$6,000 |  | 8 \$5,000 | 8 \$7,500 | (60%) | (50% Indemnity) |  | 1 \$2,000 | 1 \$1,000 |  | 2 \$3,000 | 2 \$2,500 |  | 3 \$4,000 | 3 \$3,750 |  | 4 \$5,000 | 4 \$5,000 |  | 5 \$6,000 | 5 \$6,250 |  | 6 \$7,000 | 6 \$7,500 |  | 7 \$8,000 | 7 \$8,750 |  | 8 \$10,000 | 8 \$10,000 |  |  | 9 \$12,500 |  | <table border="0"> <tr> <td>(60%)</td> <td>(50%)</td> <td>(50% Indemnity)</td> </tr> <tr> <td>1 \$8,000</td> <td>1 \$5,000</td> <td>Same as in-network</td> </tr> <tr> <td>2 \$10,000</td> <td>2 \$7,500</td> <td></td> </tr> <tr> <td>3 \$12,000</td> <td>3 \$10,000</td> <td></td> </tr> <tr> <td>4 \$14,000</td> <td>4 \$12,500</td> <td></td> </tr> <tr> <td>5 \$16,000</td> <td>5 \$15,000</td> <td></td> </tr> <tr> <td>6 \$20,000</td> <td>6 \$17,500</td> <td></td> </tr> <tr> <td>Available with 90% in-network coinsurance</td> <td>7 \$20,000</td> <td></td> </tr> <tr> <td></td> <td>8 \$25,000</td> <td></td> </tr> <tr> <td></td> <td>Available with 80, 70 and 60% in-network coinsurance</td> <td></td> </tr> </table> <p><i>Corresponds to in-network option selected</i></p> | (60%) | (50%) | (50% Indemnity) | 1 \$8,000 | 1 \$5,000 | Same as in-network | 2 \$10,000 | 2 \$7,500 |  | 3 \$12,000 | 3 \$10,000 |  | 4 \$14,000 | 4 \$12,500 |  | 5 \$16,000 | 5 \$15,000 |  | 6 \$20,000 | 6 \$17,500 |  | Available with 90% in-network coinsurance | 7 \$20,000 |  |  | 8 \$25,000 |  |  | Available with 80, 70 and 60% in-network coinsurance |  |
| (90%)                                                                                                                                                                                                                                                                                                                                                                                   | (80%)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | (70%)                                                       |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 1 \$1,000                                                                                                                                                                                                                                                                                                                                                                               | 1 \$1,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 1 \$1,500                                                   |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 2 \$1,250                                                                                                                                                                                                                                                                                                                                                                               | 2 \$1,500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 2 \$2,250                                                   |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 3 \$1,500                                                                                                                                                                                                                                                                                                                                                                               | 3 \$2,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 3 \$3,000                                                   |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 4 \$1,750                                                                                                                                                                                                                                                                                                                                                                               | 4 \$2,500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 4 \$3,750                                                   |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 5 \$2,000                                                                                                                                                                                                                                                                                                                                                                               | 5 \$3,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 5 \$4,500                                                   |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 6 \$2,500                                                                                                                                                                                                                                                                                                                                                                               | 6 \$3,500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 6 \$5,250                                                   |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
|                                                                                                                                                                                                                                                                                                                                                                                         | 7 \$4,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 7 \$6,000                                                   |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
|                                                                                                                                                                                                                                                                                                                                                                                         | 8 \$5,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 8 \$7,500                                                   |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| (60%)                                                                                                                                                                                                                                                                                                                                                                                   | (50% Indemnity)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                             |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 1 \$2,000                                                                                                                                                                                                                                                                                                                                                                               | 1 \$1,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                             |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 2 \$3,000                                                                                                                                                                                                                                                                                                                                                                               | 2 \$2,500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                             |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 3 \$4,000                                                                                                                                                                                                                                                                                                                                                                               | 3 \$3,750                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                             |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 4 \$5,000                                                                                                                                                                                                                                                                                                                                                                               | 4 \$5,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                             |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 5 \$6,000                                                                                                                                                                                                                                                                                                                                                                               | 5 \$6,250                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                             |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 6 \$7,000                                                                                                                                                                                                                                                                                                                                                                               | 6 \$7,500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                             |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 7 \$8,000                                                                                                                                                                                                                                                                                                                                                                               | 7 \$8,750                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                             |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 8 \$10,000                                                                                                                                                                                                                                                                                                                                                                              | 8 \$10,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                             |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
|                                                                                                                                                                                                                                                                                                                                                                                         | 9 \$12,500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                             |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| (60%)                                                                                                                                                                                                                                                                                                                                                                                   | (50%)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | (50% Indemnity)                                             |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 1 \$8,000                                                                                                                                                                                                                                                                                                                                                                               | 1 \$5,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Same as in-network                                          |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 2 \$10,000                                                                                                                                                                                                                                                                                                                                                                              | 2 \$7,500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                             |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 3 \$12,000                                                                                                                                                                                                                                                                                                                                                                              | 3 \$10,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                             |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 4 \$14,000                                                                                                                                                                                                                                                                                                                                                                              | 4 \$12,500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                             |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 5 \$16,000                                                                                                                                                                                                                                                                                                                                                                              | 5 \$15,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                             |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| 6 \$20,000                                                                                                                                                                                                                                                                                                                                                                              | 6 \$17,500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                             |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| Available with 90% in-network coinsurance                                                                                                                                                                                                                                                                                                                                               | 7 \$20,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                             |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
|                                                                                                                                                                                                                                                                                                                                                                                         | 8 \$25,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                             |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
|                                                                                                                                                                                                                                                                                                                                                                                         | Available with 80, 70 and 60% in-network coinsurance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                             |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| <p>Emergency room and related services</p>                                                                                                                                                                                                                                                                                                                                              | <p>\$150 copay per visit (waived if admitted); then subject to coinsurance</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <p>Subject to out-of-network deductible and coinsurance</p> |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| <p>Inpatient hospital facility</p>                                                                                                                                                                                                                                                                                                                                                      | <p>Subject to deductible and coinsurance</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <p>Subject to out-of-network deductible and coinsurance</p> |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |
| <p>Transplant hospital facility</p>                                                                                                                                                                                                                                                                                                                                                     | <p>Subject to deductible and coinsurance at transplant network facilities</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <p>Not covered</p>                                          |         |           |           |           |                  |                                                                                                                                                                                                               |           |            |                      |           |           |                                                                                                                                                                                                                                                                                                     |           |           |           |           |           |            |           |           |             |           |           |  |           |           |       |                 |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |           |           |  |            |            |  |  |            |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |       |                 |           |           |                    |            |           |  |            |            |  |            |            |  |            |            |  |            |            |  |                                           |            |  |  |            |  |  |                                                      |  |

| Plan highlights                                                                                                                                                                                                 | In-network                                  | Out-of-network                                                                                                            |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|
| <b>Ambulance</b><br>• ground ambulance covered up to \$1,000 per trip<br>• air ambulance covered up to \$10,000 per trip                                                                                        | Subject to deductible and coinsurance       | Subject to out-of-network deductible and coinsurance. <i>Medical emergencies are covered at in-network benefit level.</i> |
| <b>Mental health care</b><br>• outpatient care up to \$50 per visit<br>• inpatient and outpatient care up to \$2,000 per year combined in- and out-of-network<br>• doesn't count toward out-of-pocket maximum   | 50% after deductible                        | 50% after out-of-network deductible                                                                                       |
| <b>Substance abuse care</b><br>• outpatient care up to \$50 per visit<br>• inpatient and outpatient care up to \$2,000 per year combined in- and out-of-network<br>• doesn't count toward out-of-pocket maximum | 50% after deductible                        | 50% after out-of-network deductible                                                                                       |
| <b>Other covered charges</b>                                                                                                                                                                                    | Subject to deductible and coinsurance       | Subject to out-of-network deductible and coinsurance                                                                      |
| <b>Lifetime maximum</b>                                                                                                                                                                                         | \$5 million combined in- and out-of-network |                                                                                                                           |

| Prescription drug options                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Rx annual deductible |                     | Retail pharmacy<br>(up to a 34-day supply)                                                                             | Mail order<br>(up to a 90-day supply)  |                                         |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|---------------------|------------------------------------------------------------------------------------------------------------------------|----------------------------------------|-----------------------------------------|
| <ul style="list-style-type: none"> <li>If a brand-name drug is dispensed when there is a generic equivalent, the participant pays the cost difference plus the generic drug copay</li> <li>At non-network pharmacies, participants pay pharmacy, file a claim, and are reimbursed at the benefit level less the copay</li> <li><b>For options 1 and 2:</b> Covered injectables and specialty medication through contracted providers (except insulin and emergency epinephrine kits) are subject to Rx deductible (if included) and <b>50%</b> coinsurance (<b>doesn't</b> count toward out-of-pocket maximum)</li> </ul> | 1                    | \$0, \$250 or \$500 | Generic<br>Brand name<br><i>(no formulary applies)</i>                                                                 | \$15 copay<br>30% after \$30 copay     | \$35 copay<br>30% after \$60 copay      |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 2                    | \$0, \$250 or \$500 | Generic<br>Brand formulary<br>Brand nonformulary                                                                       | \$15 copay<br>\$30 copay<br>\$50 copay | \$35 copay<br>\$70 copay<br>\$115 copay |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 3                    | N/A                 | Drug discount card and mail-order program available; subject to selected in-network medical deductible and coinsurance |                                        |                                         |
| <ul style="list-style-type: none"> <li>Copays for mail-order drugs may vary to comply with state requirements</li> <li>Oral contraceptives are covered under mail-order program</li> <li>Rx deductible: If included, the prescription drug deductible <b>does not</b> count towards the medical deductible or out-of-pocket maximum</li> </ul>                                                                                                                                                                                                                                                                            |                      |                     |                                                                                                                        |                                        |                                         |

## State variations

The following benefits replace those shown in plan highlights.

**Calendar-year deductible options**  
**MT** One deductible applies to both in-network and out-of-network covered charges.

| Coinsurance options (in-network/out-of-network) | 1       | 2       | 3       | 4       | 5                 |
|-------------------------------------------------|---------|---------|---------|---------|-------------------|
| <b>AR, MO, UT, SC</b>                           | 90%/70% | 80%/60% | 70%/50% | 60%/50% | 50%/50% Indemnity |
| <b>GA</b>                                       | 90%/60% | 80%/60% | 70%/60% | 60%/60% | N/A               |
| <b>MT</b>                                       | 90%/70% | 80%/60% | N/A     | N/A     | 50%/50% Indemnity |
| <b>IA, TX</b>                                   | 90%/60% | 80%/50% | 70%/50% | 60%/50% | 50%/50% Indemnity |

| Out-of-pocket maximum options (in-network/out-of-network) | (90%/70%)       |                 | (80%/60%)       |                 | (50%/50% Indemnity) |         |         |          |
|-----------------------------------------------------------|-----------------|-----------------|-----------------|-----------------|---------------------|---------|---------|----------|
| <b>MT</b>                                                 | 1               | 2               | 1               | 2               | 1                   | 4       | 7       |          |
|                                                           | \$1,000/\$4,500 | \$1,250/\$4,500 | \$1,000/\$3,000 | \$2,000/\$6,000 | \$1,000             | \$5,000 | \$8,750 |          |
|                                                           | 2               | \$1,500/\$4,500 | 3               | \$2,500/\$6,000 | 2                   | \$2,500 | 5       | \$6,250  |
|                                                           | 3               |                 | 4               | \$3,000/\$6,000 | 3                   | \$3,750 | 6       | \$7,500  |
|                                                           |                 |                 |                 |                 |                     |         | 8       | \$10,000 |
|                                                           |                 |                 |                 |                 |                     |         | 9       | \$12,500 |

