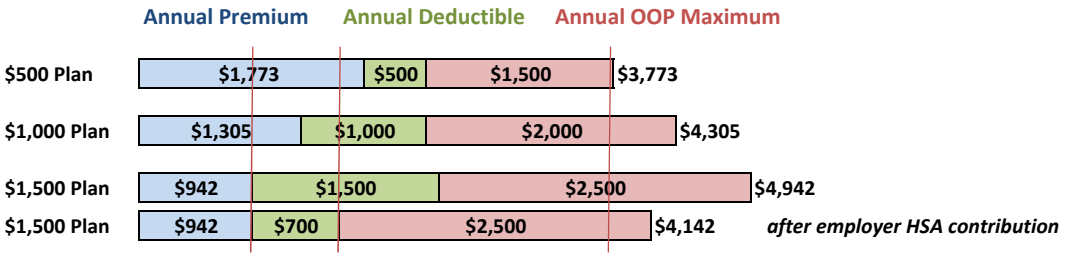
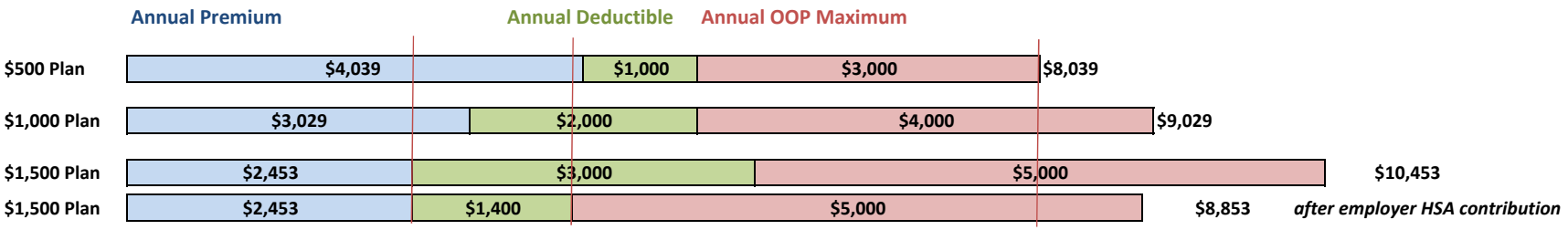
Employee with Single Coverage and Wellness



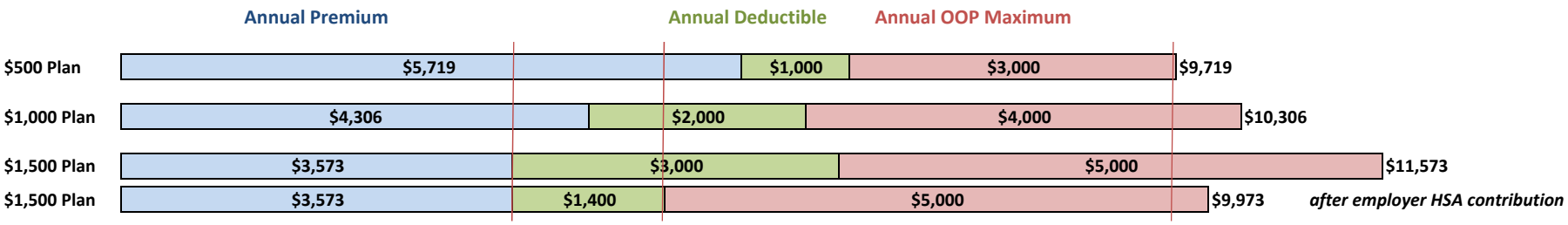
Lowest Premium: $1,500 plan
Lowest Premium + Deductible Exposure: $1,500 with employer HSA contribution
Lowest Total Out of Pocket: $500 plan
Your costs will be lowest on the $1,500 plan UNLESS you exceed $2,800 in OOP medical expenses (in which case the $500 plan is best).

Employee with Two-Person Coverage and Wellness



Lowest Premium: $1,500 plan
Lowest Premium + Deductible Exposure: $1,500 with employer HSA contribution
Lowest Total Out of Pocket: $500 plan
Your costs will be lowest on the $1,500 plan UNLESS you exceed $3,500 in OOP medical expenses (in which case the $500 plan is best).
Note: This is a maximum liability example. If only one family member is incurring claims, remember the embedded deductible on the $500 and $1,000 plans.

Employee with Family Coverage and Wellness



Lowest Premium: $1,500 plan
Lowest Premium + Deductible Exposure: $1,500 with employer HSA contribution
Lowest Total Out of Pocket $500 plan
Your costs will be lowest on the $1,500 plan UNLESS you exceed $6,000 in family OOP medical expenses (in which case the $500 plan is best).
Note: This is a maximum liability example. If only one family member is incurring claims, remember the embedded deductible on the $500 and $1,000 plans.

Note: Over the past two plan years, only 4.5% of participants each year reached the total out-of-pocket maximum.