Benefit Plan Designs

TRADITIONAL \& GATEKEEPER PLANS

| Plan Code | Product ${ }^{2}$ | Rx" | Network ${ }^{1010}$ | Deductible |  |  |  |  | Coinsurance |  | Out-of-Pocket Maximum |  |  |  | Copays |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Network |  | Out-of-Network |  | $\begin{gathered} \text { Ded } \\ \text { Type }{ }^{1} \end{gathered}$ | Network | Out-ofNetwork | Network |  | Out-of-Network |  | PCP |  | SPEC | uc | ER | Minor Lab/ X-Ray ${ }^{8,12}$ | Major MRI/CT | IP/OP Surgery |
|  |  |  |  | Single | Family | Single | Family |  |  |  | Single | Family | Single | Family D | Dep <19 | PCP |  |  |  |  |  |  |
| PPO ${ }^{10}$ These plans are also available on the CORE network. |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| P250i80LX21 | PPO | RX4 ADV | Choice Plus | \$250 | \$500 | \$3,000 | \$6,000 | Emb | 80\% | 50\% | \$4,000 | \$8,000 | \$8,000 | \$16,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P250i80LXES21 | PPO | RX4 ES | Choice Plus | \$250 | \$500 | \$3,000 | \$6,000 | Emb | 80\% | 50\% | \$4,000 | \$8,000 | \$8,000 | \$16,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P500i100LX21 | PPO | RX3 ADV | Choice Plus | \$500 | \$1,000 | \$1,000 | \$2,000 | Emb | 100\% | 50\% | \$3,000 | \$6,000 | \$6,000 | \$12,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P500i100LXES21 | PPO | RX3 ES | Choice Plus | \$500 | \$1,000 | \$1,000 | \$2,000 | Emb | 100\% | 50\% | \$3,000 | \$6,000 | \$6,000 | \$12,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P500i80LX21 | PPO | RX4 ADV | Choice Plus | \$500 | \$1,000 | \$1,000 | \$2,000 | Emb | 80\% | 50\% | \$4,000 | \$8,000 | \$8,000 | \$16,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P500:80LXES21 | PPO | RX4 ES | Choice Plus | \$500 | \$1,000 | \$1,000 | \$2,000 | Emb | 80\% | 50\% | \$4,000 | \$8,000 | \$8,000 | \$16,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P500i70LX21 | PPO | RX4 ADV | Choice Plus | \$500 | \$1,000 | \$3,000 | \$6,000 | Emb | 70\% | 50\% | \$5,000 | \$10,000 | \$10,000 | \$20,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P500i70LXES21 | PPO | RX4 ES | Choice Plus | \$500 | \$1,000 | \$3,000 | \$6,000 | Emb | 70\% | 50\% | \$5,000 | \$10,000 | \$10,000 | \$20,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P1000i100LX21 | PPO | RX4 ADV | Choice Plus | \$1,000 | \$2,000 | \$2,000 | \$4,000 | Emb | 100\% | 50\% | \$3,500 | \$7,000 | \$7,000 | \$14,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P1000i100LXES21 | PPO | RX4 ES | Choice Plus | \$1,000 | \$2,000 | \$2,000 | \$4,000 | Emb | 100\% | 50\% | \$3,500 | \$7,000 | \$7,000 | \$14,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P1000i80LX21 | PPO | RX4 ADV | Choice Plus | \$1,000 | \$2,000 | \$2,000 | \$4,000 | Emb | 80\% | 50\% | \$4,500 | \$9,000 | \$9,000 | \$18,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P1000i80LXES21 | PPO | RX4 ES | Choice Plus | \$1,000 | \$2,000 | \$2,000 | \$4,000 | Emb | 80\% | 50\% | \$4,500 | \$9,000 | \$9,000 | \$18,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P1000i70LX21 | PPO | RX4 ADV | Choice Plus | \$1,000 | \$2,000 | \$4,000 | \$8,000 | Emb | 70\% | 50\% | \$7,000 | \$14,000 | \$16,000 | \$32,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P1000i70LXES21 | PPO | RX4 ES | Choice Plus | \$1,000 | \$2,000 | \$4,000 | \$8,000 | Emb | 70\% | 50\% | \$7,000 | \$14,000 | \$16,000 | \$32,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P1500i100LX21 | PPO | RX4 ADV | Choice Plus | \$1,500 | \$3,000 | \$3,000 | \$6,000 | Emb | 100\% | 50\% | \$4,000 | \$8,000 | \$8,000 | \$16,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P1500i100LXES21 | PPO | RX4 ES | Choice Plus | \$1,500 | \$3,000 | \$3,000 | \$6,000 | Emb | 100\% | 50\% | \$4,000 | \$8,000 | \$8,000 | \$16,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P1500i80LX21 | PPO | RX4 ADV | Choice Plus | \$1,500 | \$3,000 | \$3,000 | \$6,000 | Emb | 80\% | 50\% | \$5,000 | \$10,000 | \$10,000 | \$20,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P1500i80LXES21 | PPO | RX4 ES | Choice Plus | \$1,500 | \$3,000 | \$3,000 | \$6,000 | Emb | 80\% | 50\% | \$5,000 | \$10,000 | \$10,000 | \$20,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P1500i70LX21 | PPO | RX4 ADV | Choice Plus | \$1,500 | \$3,000 | \$3,000 | \$6,000 | Emb | 70\% | 50\% | \$6,000 | \$12,000 | \$12,000 | \$24,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P1500i70LXES21 | PPO | RX4 ES | Choice Plus | \$1,500 | \$3,000 | \$3,000 | \$6,000 | Emb | 70\% | 50\% | \$6,000 | \$12,000 | \$12,000 | \$24,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P2000i100LX21 | PPO | RX4 ADV | Choice Plus | \$2,000 | \$4,000 | \$4,000 | \$8,000 | Emb | 100\% | 50\% | \$4,000 | \$8,000 | \$8,000 | \$16,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P2000i100LXES21 | PPO | RX4 ES | Choice Plus | \$2,000 | \$4,000 | \$4,000 | \$8,000 | Emb | 100\% | 50\% | \$4,000 | \$8,000 | \$8,000 | \$16,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P2000i80LX21 | PPO | RX4 ADV | Choice Plus | \$2,000 | \$4,000 | \$4,000 | \$8,000 | Emb | 80\% | 50\% | \$5,000 | \$10,000 | \$10,000 | \$20,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P2000i80LXES21 | PPO | RX4 ES | Choice Plus | \$2,000 | \$4,000 | \$4,000 | \$8,000 | Emb | 80\% | 50\% | \$5,000 | \$10,000 | \$10,000 | \$20,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P2000i70LX21 | PPO | RX4 ADV | Choice Plus | \$2,000 | \$4,000 | \$4,500 | \$9,000 | Emb | 70\% | 50\% | \$7,350 | \$14,700 | \$14,700 | \$29,400 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P2000i70LXES21 | PPO | RX4 ES | Choice Plus | \$2,000 | \$4,000 | \$4,500 | \$9,000 | Emb | 70\% | 50\% | \$7,350 | \$14,700 | \$14,700 | \$29,400 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P2500i100LX21 | PPO | RX4 ADV | Choice Plus | \$2,500 | \$5,000 | \$5,000 | \$10,000 | Emb | 100\% | 50\% | \$5,000 | \$10,000 | \$10,000 | \$20,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P2500i100LXES21 | PPO | RX4 ES | Choice Plus | \$2,500 | \$5,000 | \$5,000 | \$10,000 | Emb | 100\% | 50\% | \$5,000 | \$10,000 | \$10,000 | \$20,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P2500i80LX21 | PPO | RX4 ADV | Choice Plus | \$2,500 | \$5,000 | \$5,000 | \$10,000 | Emb | 80\% | 50\% | \$8,150 | \$16,300 | \$12,000 | \$24,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P2500i80LXES21 | PPO | RX4 ES | Choice Plus | \$2,500 | \$5,000 | \$5,000 | \$10,000 | Emb | 80\% | 50\% | \$8,150 | \$16,300 | \$12,000 | \$24,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P2500i70LX21 | PPO | RX4 ADV | Choice Plus | \$2,500 | \$5,000 | \$5,000 | \$10,000 | Emb | 70\% | 50\% | \$8,000 | \$16,000 | \$16,000 | \$32,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P2500i70LXES21 | PPO | RX4 ES | Choice Plus | \$2,500 | \$5,000 | \$5,000 | \$10,000 | Emb | 70\% | 50\% | \$8,000 | \$16,000 | \$16,000 | \$32,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |

## All Savers ${ }^{\circledR}$ Alternate Funding

Benefit Plan Designs
TRADITIONAL \& GATEKEEPER PLANS

| Plan Code | Product ${ }^{2}$ | Rx ${ }^{11}$ | Network ${ }^{\text {a }}$.10 | Deductible |  |  |  |  | Coinsurance |  | Out-of-Pocket Maximum |  |  |  | Copay |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Network |  | Out-of-Network |  | $\begin{gathered} \text { Ded } \\ \text { Type }^{1} \end{gathered}$ | Network | Out-ofNetwork | Network |  | Out-of-Network |  | PCP |  | SPEC | uc | ER | $\begin{gathered} \text { Minor Lab/ } \\ \text { X-Ray } \end{gathered}$ | $\begin{aligned} & \text { Major } \\ & \text { MRI/CT } \end{aligned}$ | IP/OP Surgery |
|  |  |  |  | Single | Family | Single | Family |  |  |  | Single | Family | Single | Family | Dep <19 | PCP |  |  |  |  |  |  |
| P3000i100LX21 | PPO | RX4 ADV | Choice Plus | \$3,000 | \$6,000 | \$6,000 | \$12,000 | Emb | 100\% | 50\% | \$5,500 | \$11,000 | \$11,000 | \$22,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coin |
| P3000i100LXES21 | PPO | RX4 ES | Choice Plus | \$3,000 | \$6,000 | \$6,000 | \$12,000 | Emb | 100\% | 50\% | \$5,500 | \$11,000 | \$11,000 | \$22,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P3000i80LX21 | PPO | RX4 ADV | Choice Plus | \$3,000 | \$6,000 | \$6,000 | \$12,000 | Emb | 80\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P3000i80LXES21 | PPO | RX4 ES | Choice Plus | \$3,000 | \$6,000 | \$6,000 | \$12,000 | Emb | 80\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P3000i70LX21 | PPO | RX4 ADV | Choice Plus | \$3,000 | \$6,000 | \$6,000 | \$12,000 | Emb | 70\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P3000i70LXES21 | PPO | RX4 ES | Choice Plus | \$3,000 | \$6,000 | \$6,000 | \$12,000 | Emb | 70\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P3500i100LX21 | PPO | RX4 ADV | Choice Plus | \$3,500 | \$7,000 | \$7,000 | \$14,000 | Emb | 100\% | 50\% | \$6,000 | \$12,000 | \$12,000 | \$24,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P3500i100LXES21 | PPO | RX4 ES | Choice Plus | \$3,500 | \$7,000 | \$7,000 | \$14,000 | Emb | 100\% | 50\% | \$6,000 | \$12,000 | \$12,000 | \$24,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P3500i80LX21 | PPO | RX4 ADV | Choice Plus | \$3,500 | \$7,000 | \$7,000 | \$14,000 | Emb | 80\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P3500i80LXES21 | PPO | RX4 ES | Choice Plus | \$3,500 | \$7,000 | \$7,000 | \$14,000 | Emb | 80\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P3500i70LX21 | PPO | RX4 ADV | Choice Plus | \$3,500 | \$7,000 | \$7,000 | \$14,000 | Emb | 70\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P3500i70LXES21 | PPO | RX4 ES | Choice Plus | \$3,500 | \$7,000 | \$7,000 | \$14,000 | Emb | 70\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P4000i100LX21 | PPO | RX4 ADV | Choice Plus | \$4,000 | \$8,000 | \$8,000 | \$16,000 | Emb | 100\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P4000i100LXES21 | PPO | RX4 ES | Choice Plus | \$4,000 | \$8,000 | \$8,000 | \$16,000 | Emb | 100\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P4000i80LX21 | PPO | RX4 ADV | Choice Plus | \$4,000 | \$8,000 | \$8,000 | \$16,000 | Emb | 80\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P4000i80LXES21 | PPO | RX4 ES | Choice Plus | \$4,000 | \$8,000 | \$8,000 | \$16,000 | Emb | 80\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P4000i70LX21 | PPO | RX4 ADV | Choice Plus | \$4,000 | \$8,000 | \$8,000 | \$16,000 | Emb | 70\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P4000i70LXES21 | PPO | RX4 ES | Choice Plus | \$4,000 | \$8,000 | \$8,000 | \$16,000 | Emb | 70\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P5000i100LX21 | PPO | RX4 ADV | Choice Plus | \$5,000 | \$10,000 | \$10,000 | \$20,000 | Emb | 100\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P5000i100LXES21 | PPO | RX4 ES | Choice Plus | \$5,000 | \$10,000 | \$10,000 | \$20,000 | Emb | 100\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P5000i80LX21 | PPO | RX4 ADV | Choice Plus | \$5,000 | \$10,000 | \$10,000 | \$20,000 | Emb | 80\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P5000i80LXES21 | PPO | RX4 ES | Choice Plus | \$5,000 | \$10,000 | \$10,000 | \$20,000 | Emb | 80\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P6000i100LX21 | PPO | RX4 ADV | Choice Plus | \$6,000 | \$12,000 | \$12,000 | \$24,000 | Emb | 100\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P6000i100LXES21 | PPO | RX4 ES | Choice Plus | \$6,000 \$ | \$12,000 | \$12,000 | \$24,000 | Emb | 100\% | 50\% | \$8,150 | \$16,300 | \$16,300 \$ | \$32,600 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P6000i80LX21 | PPO | RX4 ADV | Choice Plus | \$6,000 \$ | \$12,000 | \$12,000 | \$24,000 | Emb | 80\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P6000i80LXES21 | PPO | RX4 ES | Choice Plus | \$6,000 \$ | \$12,000 | \$12,000 | \$24,000 | Emb | 80\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P6000i70LX21 | PPO | RX4 ADV | Choice Plus | \$6,000 \$ | \$12,000 | \$12,000 | \$24,000 | Emb | 70\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P6000i70LXES21 | PPO | RX4 ES | Choice Plus | \$6,000 \$ | \$12,000 | \$12,000 | \$24,000 | Emb | 70\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P8000i100LX21 | PPO | RX4 ADV | Choice Plus | \$8,000 \$ | \$16,000 | \$16,000 | \$32,000 | Emb | 100\% | 50\% | \$8,000 | \$16,000 | \$16,000 | \$32,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| P8000i100LXES21 | PPO | RX4 ES | Choice Plus | \$8,000 \$ | \$16,000 | \$16,000 | \$32,000 | Emb | 100\% | 50\% | \$8,000 | \$16,000 | \$16,000 | \$32,000 | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PPO Personal Protect |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| PRTP3000i10021 | PPO | RX4 ADV | Choice Plus | \$3,000 | \$6,000 | \$10,000 | \$20,000 | Emb | 100\% | 50\% | \$3,000 | \$6,000 | \$20,000 \$ | \$40,000 | \$0 | \$25 | \$75 | \$50 | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PRTP3000i100ES21 | PPO | RX4 ES | Choice Plus | \$3,000 | \$6,000 | \$10,000 | \$20,000 | Emb | 100\% | 50\% | \$3,000 | \$6,000 | \$20,000 \$ | \$40,000 | \$0 | \$25 | \$75 | \$50 | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |

## All Savers ${ }^{\circledR}$ Alternate Funding

Benefit Plan Designs
TRADITIONAL \& GATEKEEPER PLANS

| Plan Code | Product ${ }^{2}$ | Rx ${ }^{11}$ | Network ${ }^{\text {²,00 }}$ | Deductible |  |  |  |  | Coinsurance |  | Out-of-Pocket Maximum |  |  |  | Copays |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Network |  | Out-of-Network |  | $\begin{aligned} & \text { Ded } \\ & \text { Type }^{1} \end{aligned}$ | Network | Out-ofNetwork | Network |  | Out-of-Network |  | PCP |  | SPEC | Uc | ER | $\begin{array}{\|c} \text { Minor Lab/ } \\ \text { X-Ray }{ }^{8,12} \end{array}$ | $\begin{aligned} & \text { Major } \\ & \text { MRI/CT } \end{aligned}$ | IP/OP Surgery |
|  |  |  |  | Single | Family | Single | Family |  |  |  | Single | Family | Single | Family | Dep <19 | PCP |  |  |  |  |  |  |
| PRTP4000i10021 | PPO | RX3 ADV | Choice Plus | \$4,000 | \$8,000 | \$10,000 | \$20,000 | Emb | 100\% | 50\% | \$4,000 | \$8,000 | \$20,000 | \$40,000 | \$0 | \$25 | \$75 | \$50 | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PRTP4000i100ES21 | PPO | RX3 ES | Choice Plus | \$4,000 | \$8,000 | \$10,000 | \$20,000 | Emb | 100\% | 50\% | \$4,000 | \$8,000 | \$20,000 | \$40,000 | \$0 | \$25 | \$75 | \$50 | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PRTP5000i10021 | PPO | RX4 ADV | Choice Plus | \$5,000 | \$10,000 | \$10,000 | \$20,000 | Emb | 100\% | 50\% | \$5,000 | \$10,000 | \$20,000 | \$40,000 | \$0 | \$25 | \$75 | \$50 | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PRTP5000i100ES21 | PPO | RX4 ES | Choice Plus | \$5,000 | \$10,000 | \$10,000 | \$20,000 | Emb | 100\% | 50\% | \$5,000 | \$10,000 | \$20,000 | \$40,000 | \$0 | \$25 | \$75 | \$50 | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PRTP6000i10021 | PPO | RX4 ADV | Choice Plus | \$6,000 | \$12,000 | \$10,000 | \$20,000 | Emb | 100\% | 50\% | \$6,000 | \$12,000 | \$20,000 | \$40,000 | \$0 | \$25 | \$75 | \$50 | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PRTP6000i100ES21 | PPO | RX4 ES | Choice Plus | \$6,000 | \$12,000 | \$10,000 | \$20,000 | Emb | 100\% | 50\% | \$6,000 | \$12,000 | \$20,000 | \$40,000 | \$0 | \$25 | \$75 | \$50 | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PRTP7000i10021 | PPO | RX4 ADV | Choice Plus | \$7,000 | \$14,000 | \$10,000 | \$20,000 | Emb | 100\% | 50\% | \$7,000 | \$14,000 | \$20,000 | \$40,000 | \$0 | \$25 | \$75 | \$50 | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PRTP7000i100ES21 | PPO | RX4 ES | Choice Plus | \$7,000 | \$14,000 | \$10,000 | \$20,000 | Emb | 100\% | 50\% | \$7,000 | \$14,000 | \$20,000 | \$40,000 | \$0 | \$25 | \$75 | \$50 | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PRTP8500i10021 | PPO | RX4 ADV | Choice Plus | \$8,500 | \$17,000 | \$10,000 | \$20,000 | Emb | 100\% | 50\% | \$8,500 | \$17,000 | \$20,000 | \$40,000 | \$0 | \$25 | \$75 | \$50 | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PRTP8500i100ES21 | PPO | RX4 ES | Choice Plus | \$8,500 | \$17,000 | \$10,000 | \$20,000 | Emb | 100\% | 50\% | \$8,500 | \$17,000 | \$20,000 | \$40,000 | \$0 | \$25 | \$75 | \$50 | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |

PPO HSA ${ }^{3,40}$ These plans are also available on the CORE network.

| HP1500257521 | HSA PPO | RX5 ADV | Choice Plus | \$1,500 | \$3,000 | \$4,500 | \$9,000 | Ded NonEmb/OOPM Emb | 100\% | 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| HP15002575ES21 | HSA PPO | RX5 ES | Choice Plus | \$1,500 | \$3,000 | \$4,500 | \$9,000 | Ded NonEmb/OOPM Emb | 100\% | 50\% |
| HP150021 | HSA PPO | COINS ADV | Choice Plus | \$1,500 | \$3,000 | \$3,000 | \$6,000 | NonEmb | 80\% | 50\% |
| HP1500ES21 | HSA PPO | COINS ES | Choice Plus | \$1,500 | \$3,000 | \$3,000 | \$6,000 | NonEmb | 80\% | 50\% |
| HP15002575i8021 | HSA PPO | RX5 ADV | Choice Plus | \$1,500 | \$3,000 | \$5,000 | \$10,000 | Ded NonEmb/OOPM Emb | 80\% | 50\% |
| HP15002575i80ES21 | HSA PPO | RX5 ES | Choice Plus | \$1,500 | \$3,000 | \$5,000 | \$10,000 | Ded NonEmb/OOPM Emb | 80\% | 50\% |
| HP2000257521 | HSA PPO | RX5 ADV | oice Plus | \$2,000 | \$4,000 | \$4,000 | \$8,000 | Ded NonEmb/OOPM Emb | 100\% | 50\% |
| HP20002575ES21 | HSA PPO | RX5 ES | Choice Plus | \$2,000 | \$4,000 | \$4,000 | \$8,000 | Ded NonEmb/OOPM Emb | 100\% | 50\% |
| HP2000Rx10i8021 | HSA PPO | RX5 ADV | Choice Plus | \$2,000 | \$4,000 | \$4,000 | \$8,000 | Ded NonEmb/OOPM Emb | 80\% | 50\% |
| HP2000R×10i80ES21 | HSA PPO | RX5 ES | Choice Plus | \$2,000 | \$4,000 | \$4,000 | \$8,000 | Ded NonEmb/OOPM Emb | 80\% | 50\% |
| HP2000x21 | HSA PP | coins Adv | dice Plus | \$2,000 | \$4,000 | \$4,000 | \$8,000 | Ded NonEmb/OOPM Emb | 80\% | 50\% |
| HP2000XES21 | HSA PPO | COINS ES | Choice Plus | \$2,000 | \$4,000 | \$4,000 | \$8,000 | Ded NonEmb/OOPM Emb | 80\% | 50\% |
| HP20002575i8021 | HSA PPO | RX5 ADV | Choice Plus | \$2,000 | \$4,000 | \$4,500 | \$9,000 | Ded NonEmb/OOPM Emb | 80\% | 50\% |
| HP20002575i80ES21 | HSA PPO | RX5 ES | Choice Plus | \$2,000 | \$4,000 | \$4,500 | \$9,000 | Ded NonEmb/OOPM Emb | 80\% | 50\% |
| HP20002575i7021 | HSA PPO | RX5 ADV | Choice Plus | \$2,000 | \$4,000 | \$4,500 | \$9,000 | Ded NonEmb/OOPM Emb | 70\% | 50\% |
| HP20002575i70ES21 | HSA PPO | RX5 ES | Choice Plus | \$2,000 | \$4,000 | \$4,500 | \$9,000 | Ded NonEmb/OOPM Emb | 70\% | 50\% |
| HP2850257521 | HSA PPO | RX5 ADV | Choice Plus | \$2,850 | \$5,700 | \$5,700 | \$11,400 | Emb | 100\% | 50\% |
| HP28502575ES21 | HSA PPO | RX5 ES | Choice Plus | \$2,850 | \$5,700 | \$5,700 | \$11,400 | Emb | 100\% | 50\% |
| HP2850R×10i8021 | HSA PPO | RX5 ADV | Choice Plus | \$2,850 | \$5,700 | \$5,700 | \$11,400 | Emb | 80\% | 50\% |
| HP2850Rx10i80ES21 | HSA PPO | RX5 ES | Choice Plus | \$2,850 | \$5,700 | \$5,700 | \$11,400 | Emb | 80\% | 50\% |
| HP300021 | HSA PPO | COINS ADV | Choice Plus | \$3,000 | \$6,000 | \$6,000 | \$12,000 | Emb | 100\% | 50\% |
| HP3000ES21 | HSA PPO | COINS ES | Choice Plus | \$3,000 | \$6,000 | \$6,000 | \$12,000 | Emb | 100\% | 50\% |


| \$6,900 | \$13,800 | \$13,800 | \$27,600 | N/A | \$25 | \$75 | \$50 | \$300 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$6,900 | \$13,800 | \$13,800 | \$27,600 | N/A | \$25 | \$75 | \$50 | \$30 |
| \$3,000 | \$6,000 | \$6,000 | \$12,000 | N/A | Ded+Coins | Ded+Coins | Ded+Coins |  |
| \$3,000 | \$6,000 | \$6,000 | \$12,000 | N/A | Ded+Coins | Ded+Coins | Ded+Coins |  |
| \$4,500 | \$9,000 | \$10,000 | \$20,000 | N/A | \$25 | \$75 | \$50 | \$300 |
| \$4,500 | \$9,000 | \$10,000 | \$20,000 | N/A | \$25 | \$75 | \$50 |  |
| \$6,900 | \$13,800 | \$8,000 | \$16,000 | N/A | \$25 | \$75 | \$50 |  |
| \$6,900 | \$13,800 | \$8,000 | \$16,000 | N/A | \$25 | \$75 | \$50 |  |
| \$6,550 | \$13,100 | \$8,000 | \$16,000 | N/A | Ded+Coins | Ded+Coins | Ded+Coins |  |
| \$6,550 | \$13,100 | \$8,000 | \$16,000 | N/A | Ded+Coins | Ded+Coins | Ded+Coins |  |
| \$4,000/\$6,550 | \$8,000 | \$8,000 | \$16,000 | N/A | Ded+Coins | Ded+Coins | Ded+Coins |  |
| \$4,000/\$6,550 | \$8,000 | \$8,000 | \$16,000 | N/A | Ded+Coins | Ded+Coins | Ded+Coins |  |
| \$6,900 | \$13,800 | \$13,800 | \$27,600 | N/A | \$25 | \$75 | \$50 |  |
| \$6,900 | \$13,800 | \$13,800 | \$27,600 | N/A | \$25 | \$75 | \$50 |  |
| \$6,900 | \$13,800 | \$13,800 | \$27,600 | N/A | \$25 | \$75 | \$50 |  |
| \$6,900 | \$13,800 | \$13,800 | \$27,600 | N/A | \$25 | \$75 | \$50 |  |
| \$6,900 | \$13,800 | \$11,400 | \$22,800 | N/A | \$25 | \$75 | \$50 |  |
| \$6,900 | \$13,800 | \$11,400 | \$22,800 | N/A | \$25 | \$75 | \$50 |  |
| \$6,550 | \$13,100 | \$11,400 | \$22,800 | N/A | Ded+Coins | Ded+Coins | Ded+Coins |  |
| \$6,550 | \$13,100 | \$11,400 | \$22,800 | N/A | Ded+Coins | Ded+Coins | Ded+Coins |  |
| \$3,000 | \$6,000 | \$14,000 | \$28,000 | N/A | Ded+Coins | Ded+Coins | Ded+Coins |  |
| \$3,000 | \$6,000 | \$14,000 | \$28,000 | N/A | Ded+Coins | Ded+Coins | Ded+Coins |  |

$\$ 300$ Ded+Coins Ded+Coins Ded+Coins Ded+Coins $\$ 300$ Ded+Coins Ded+Coins Ded+Coins Ded+Coins Ded + Coins Ded $+100 \%$ Ded + Coins Ded + Coins Ded + Coins Ded $+100 \%$ Ded + Coins Ded + Coins \$300 Ded+Coins Ded+Coins Ded+Coins Ded+Coins $\$ 300$ Ded+Coins Ded+Coins Ded+Coins Ded+Coins \$300 Ded+Coins Ded+Coins Ded+Coins Ded+Coins $\$ 300$ Ded+Coins Ded+Coins Ded+Coins Ded+Coins Ded + Coins Ded + Coins Ded + Coins Ded + Coins Ded + Coins Ded+Coins Ded+Coins Ded+Coins Ded + Coins Ded $+100 \%$ Ded + Coins Ded + Coins Ded + Coins Ded $+100 \%$ Ded + Coins Ded + Coins $\$ 300$ Ded + Coins Ded + Coins Ded + Coins Ded + Coins $\$ 300$ Ded+Coins Ded+Coins Ded+Coins Ded+Coins $\$ 300$ Ded + Coins Ded + Coins Ded + Coins Ded+Coins $\$ 300$ Ded+Coins Ded+Coins Ded+Coins Ded+Coins $\$ 300$ Ded + Coins Ded + Coins Ded + Coins Ded+Coins $\$ 300$ Ded+Coins Ded+Coins Ded+Coins Ded+Coins Ded + Coins Ded + Coins Ded + Coins Ded + Coins Ded + Coins Ded + Coins Ded + Coins Ded + Coins Ded + Coins Ded + Coins Ded + Coins Ded + Coins Ded + Coins Ded + Coins Ded + Coins Ded + Coins

## All Savers ${ }^{\circledR}$ Alternate Funding

Benefit Plan Designs
TRADITIONAL \& GATEKEEPER PLANS

| Plan Code | Product ${ }^{2}$ | Rx ${ }^{11}$ | Network ${ }^{9,10}$ | Deductible |  |  |  |  | Coinsurance |  | Out-of-Pocket Maximum |  |  |  | Copays |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Network |  | Out-of-Network |  | $\begin{aligned} & \text { Ded } \\ & \text { Type }^{1} \end{aligned}$ | Network | Out-ofNetwork | Network |  | Out-of-Network |  | PCP |  | SPEC | Uc | ER | $\begin{array}{\|c} \text { Minor Lab/ } \\ \text { X-Ray } \end{array}$ | $\begin{aligned} & \text { Major } \\ & \text { MRI/CT } \end{aligned}$ | IP/OP Surgery |
|  |  |  |  | Single | Family | Single | Family |  |  |  | Single | Family | Single | Family | Dep <19 | PCP |  |  |  |  |  |  |
| HP30002575i8021 | HSA PPO | RX5 ADV | Choice Plus | \$3,000 | \$6,000 | \$6,000 | \$12,000 | Emb | 80\% | 50\% | \$7,000 | \$14,000 | \$14,000 | \$28,000 | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coin |
| HP30002575i80ES21 | HSA PPO | RX5 ES | Choice Plus | \$3,000 | \$6,000 | \$6,000 | \$12,000 | Emb | 80\% | 50\% | \$7,000 | \$14,000 | \$14,000 | \$28,000 | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coir |
| HP30002575i7021 | HSA PPO | RX5 ADV | Choice Plus | \$3,000 | \$6,000 | \$6,000 | \$12,000 | Emb | 70\% | 50\% | \$7,000 | \$14,000 | \$14,000 | \$28,000 | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coin |
| HP30002575i70ES21 | HSA PPO | RX5 ES | Choice Plus | \$3,000 | \$6,000 | \$6,000 | \$12,000 | Emb | 70\% | 50\% | \$7,000 | \$14,000 | \$14,000 | \$28,000 | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coin |
| HP400021 | HSA PPO | COINS ADV | Choice Plus | \$4,000 | \$8,000 | \$8,000 | \$16,000 | Emb | 100\% | 50\% | \$4,000 | \$8,000 | \$32,000 | \$64,000 | N/A | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coin |
| HP4000ES21 | HSA PPO | COINS ES | Choice Plus | \$4,000 | \$8,000 | \$8,000 | \$16,000 | Emb | 100\% | 50\% | \$4,000 | \$8,000 | \$32,000 | \$64,000 | N/A | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HP40002575i8021 | HSA PPO | RX5 ADV | Choice Plus | \$4,000 | \$8,000 | \$8,000 | \$16,000 | Emb | 80\% | 50\% | \$7,000 | \$14,000 | \$14,000 | \$28,000 | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HP40002575i80ES21 | HSA PPO | RX5 ES | Choice Plus | \$4,000 | \$8,000 | \$8,000 | \$16,000 | Emb | 80\% | 50\% | \$7,000 | \$14,000 | \$14,000 | \$28,000 | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coin |
| HP40002575i7021 | HSA PPO | RX5 ADV | Choice Plus | \$4,000 | \$8,000 | \$8,000 | \$16,000 | Emb | 70\% | 50\% | \$7,000 | \$14,000 | \$14,000 | \$28,000 | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HP40002575i70ES21 | HSAPPO | RX5 ES | Choice Plus | \$4,000 | \$8,000 | \$8,000 | \$16,000 | Emb | 70\% | 50\% | \$7,000 | \$14,000 | \$14,000 | \$28,000 | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HP425021 | HSA PPO | COINS ADV | Choice Plus | \$4,250 | \$8,500 | \$5,000 | \$10,000 | Emb | 100\% | 50\% | \$4,250 | \$8,500 | \$10,000 | \$20,000 | N/A | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HP4250ES21 | HSA PPO | COINS ES | Choice Plus | \$4,250 | \$8,500 | \$5,000 | \$10,000 | Emb | 100\% | 50\% | \$4,250 | \$8,500 | \$10,000 | \$20,000 | N/A | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HP500021 | HSA PPO | COINS ADV | Choice Plus | \$5,000 \$ | \$10,000 | \$10,000 | \$20,000 | Emb | 100\% | 50\% | \$5,000 | \$10,000 | \$14,000 | \$28,000 | N/A | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HP5000257521 | HSA PPO | RX5 ADV | Choice Plus | \$5,000 \$ | \$10,000 | \$10,000 | \$20,000 | Emb | 100\% | 50\% | \$6,900 | \$13,800 | \$20,000 | \$40,000 | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HP50002575ES21 | HSA PPO | RX5 ES | Choice Plus | \$5,000 \$ | \$10,000 | \$10,000 | \$20,000 | Emb | 100\% | 50\% | \$6,900 | \$13,800 | \$20,000 | \$40,000 | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HP5000ES21 | HSA PPO | COINS ES | Choice Plus | \$5,000 \$ | \$10,000 | \$10,000 | \$20,000 | Emb | 100\% | 50\% | \$5,000 | \$10,000 | \$14,000 | \$28,000 | N/A | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HP50002575i8021 | HSA PPO | RX5 ADV | Choice Plus | \$5,000 \$ | \$10,000 | \$10,000 | \$20,000 | Emb | 80\% | 50\% | \$7,000 | \$14,000 | \$14,000 | \$28,000 | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HP50002575i80ES21 | HSA PPO | RX5 ES | Choice Plus | \$5,000 \$ | \$10,000 | \$10,000 | \$20,000 | Emb | 80\% | 50\% | \$7,000 | \$14,000 | \$14,000 | \$28,000 | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HP50002575i7021 | HSA PPO | RX5 ADV | Choice Plus | \$5,000 \$ | \$10,000 | \$10,000 | \$20,000 | Emb | 70\% | 50\% | \$7,000 | \$14,000 | \$14,000 | \$28,000 | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HP50002575i70ES21 | HSA PPO | RX5 ES | Choice Plus | \$5,000 \$ | \$10,000 | \$10,000 | \$20,000 | Emb | 70\% | 50\% | \$7,000 | \$14,000 | \$14,000 | \$28,000 | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HP600021 | HSA PPO | CP COINS ADV | Choice Plus | \$6,000 \$ | \$12,000 | \$12,000 | \$24,000 | Emb | 100\% | 50\% | \$6,000 | \$12,000 | \$24,000 | \$48,000 | N/A | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HP6000ES21 | HSA PPO | CP COINS ES | Choice Plus | \$6,000 | \$12,000 | \$12,000 | \$24,000 | Emb | 100\% | 50\% | \$6,000 | \$12,000 | \$24,000 | \$48,000 | N/A | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HP635021 | HSA PPO | COINS ADV | Choice Plus | \$6,350 \$ | \$12,700 | \$12,700 | \$25,400 | Emb | 100\% | 50\% | \$6,350 | \$12,700 | \$25,400 | \$50,800 | N/A | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HP6350ES21 | HSA PPO | COINS ES | Choice Plus | \$6,350 \$ | \$12,700 | \$12,700 | \$25,400 | Emb | 100\% | 50\% | \$6,350 | \$12,700 | \$25,400 | \$50,800 | N/A | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coin |
| These plans are also available on the Charter, Navigate and CORE Essential networks. |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| E250i80LX21 | EPO | RX4 ADV | Choice | \$250 | \$500 | N/A | N/A | Emb | 80\% | N/A | \$4,000 | \$8,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E250i80LXES21 | EPO | RX4 ES | Choice | \$250 | \$500 | N/A | N/A | Emb | 80\% | N/A | \$4,000 | \$8,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E500i100LX21 | EPO | RX3 ADV | Choice | \$500 | \$1,000 | N/A | N/A | Emb | 100\% | N/A | \$3,000 | \$6,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E500i100LXES21 | EPO | RX3 ES | Choice | \$500 | \$1,000 | N/A | N/A | Emb | 100\% | N/A | \$3,000 | \$6,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E500i80LX21 | EPO | RX4 ADV | Choice | \$500 | \$1,000 | N/A | N/A | Emb | 80\% | N/A | \$4,000 | \$8,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E500i80LXES21 | EPO | RX4 ES | Choice | \$500 | \$1,000 | N/A | N/A | Emb | 80\% | N/A | \$4,000 | \$8,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E500i70LX21 | EPO | RX4 ADV | Choice | \$500 | \$1,000 | N/A | N/A | Emb | 70\% | N/A | \$5,000 | \$10,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E500i70LXES21 | EPO | RX4 ES | Choice | \$500 | \$1,000 | N/A | N/A | Emb | 70\% | N/A | \$5,000 | \$10,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | ed+Coins | d+Coi | d+Coi |

Benefit Plan Designs
TRADITIONAL \& GATEKEEPER PLANS

| Plan Code | Product ${ }^{2}$ | Rx ${ }^{11}$ | Network ${ }^{9010}$ | Deductible |  |  |  |  | Coinsurance |  | Out-of-Pocket Maximum |  |  |  | Copays |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Network |  | Out-of-Network |  | $\begin{aligned} & \text { Ded } \\ & \text { Type } \end{aligned}$ | Network | Out-ofNetwork | Network |  | Out-of-Network |  | PGP |  | SPEC | uc | ER | Minor Lab/ X-Ray ${ }^{8,12}$ | Major MRI/CT | IP/OP Surgery |
|  |  |  |  | Single | Family | Single | Family |  |  |  | Single | Family | Single | Family | Dep <19 | PCP |  |  |  |  |  |  |
| E1000i100LX21 | EPO | RX4 ADV | Choice | \$1,000 | \$2,000 | N/A | N/A | Emb | 100\% | N/A | \$3,500 | \$7,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E1000i100LXES21 | EPO | RX4 ES | Choice | \$1,000 | \$2,000 | N/A | N/A | Emb | 100\% | N/A | \$3,500 | \$7,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E1000:80LX21 | EPO | RX4 ADV | Choice | \$1,000 | \$2,000 | N/A | N/A | Emb | 80\% | N/A | \$4,500 | \$9,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E1000i80LXES21 | EPO | RX4 ES | Choice | \$1,000 | \$2,000 | N/A | N/A | Emb | 80\% | N/A | \$4,500 | \$9,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E1000i70LX21 | EPO | RX4 ADV | Choice | \$1,000 | \$2,000 | N/A | N/A | Emb | 70\% | N/A | \$7,000 | \$14,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E1000i70LXES21 | EPO | RX4 ES | Choice | \$1,000 | \$2,000 | N/A | N/A | Emb | 70\% | N/A | \$7,000 | \$14,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E1500i100LX21 | EPO | RX4 ADV | Choice | \$1,500 | \$3,000 | N/A | N/A | Emb | 100\% | N/A | \$4,000 | \$8,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E1500i100LXES21 | EPO | RX4 ES | Choice | \$1,500 | \$3,000 | N/A | N/A | Emb | 100\% | N/A | \$4,000 | \$8,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E1500i80LX21 | EPO | RX4 ADV | Choice | \$1,500 | \$3,000 | N/A | N/A | Emb | 80\% | N/A | \$5,000 | \$10,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E1500i80LXES21 | EPO | RX4 ES | Choice | \$1,500 | \$3,000 | N/A | N/A | Emb | 80\% | N/A | \$5,000 | \$10,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E1500i70LX21 | EPO | RX4 ADV | Choice | \$1,500 | \$3,000 | N/A | N/A | Emb | 70\% | N/A | \$6,000 | \$12,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E1500i70LXES21 | EPO | RX4 ES | Choice | \$1,500 | \$3,000 | N/A | N/A | Emb | 70\% | N/A | \$6,000 | \$12,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E2000i100LX21 | EPO | RX4 ADV | Choice | \$2,000 | \$4,000 | N/A | N/A | Emb | 100\% | N/A | \$4,000 | \$8,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E2000i100LXES21 | EPO | RX4 ES | Choice | \$2,000 | \$4,000 | N/A | N/A | Emb | 100\% | N/A | \$4,000 | \$8,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E2000i80LX21 | EPO | RX4 ADV | Choice | \$2,000 | \$4,000 | N/A | N/A | Emb | 80\% | N/A | \$5,000 | \$10,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E2000i80LXES21 | EPO | RX4 ES | Choice | \$2,000 | \$4,000 | N/A | N/A | Emb | 80\% | N/A | \$5,000 | \$10,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E2000i70LX21 | EPO | RX4 ADV | Choice | \$2,000 | \$4,000 | N/A | N/A | Emb | 70\% | N/A | \$7,350 | \$14,700 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E2000i70LXES21 | EPO | RX4 ES | Choice | \$2,000 | \$4,000 | N/A | N/A | Emb | 70\% | N/A | \$7,350 | \$14,700 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E2500i100LX21 | EPO | RX4 ADV | Choice | \$2,500 | \$5,000 | N/A | N/A | Emb | 100\% | N/A | \$5,000 | \$10,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E2500i100LXES21 | EPO | RX4 ES | Choice | \$2,500 | \$5,000 | N/A | N/A | Emb | 100\% | N/A | \$5,000 | \$10,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E2500i80LX21 | EPO | RX4 ADV | Choice | \$2,500 | \$5,000 | N/A | N/A | Emb | 80\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E2500i80LXES21 | EPO | RX4 ES | Choice | \$2,500 | \$5,000 | N/A | N/A | Emb | 80\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E2500i70LX21 | EPO | RX4 ADV | Choice | \$2,500 | \$5,000 | N/A | N/A | Emb | 70\% | N/A | \$8,000 | \$16,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E2500i70LXES21 | EPO | RX4 ES | Choice | \$2,500 | \$5,000 | N/A | N/A | Emb | 70\% | N/A | \$8,000 | \$16,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E3000i100LX21 | EPO | RX4 ADV | Choice | \$3,000 | \$6,000 | N/A | N/A | Emb | 100\% | N/A | \$5,500 | \$11,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E3000i100LXES21 | EPO | RX4 ES | Choice | \$3,000 | \$6,000 | N/A | N/A | Emb | 100\% | N/A | \$5,500 | \$11,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E3000:80LX21 | EPO | RX4 ADV | Choice | \$3,000 | \$6,000 | N/A | N/A | Emb | 80\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E3000i80LXES21 | EPO | RX4 ES | Choice | \$3,000 | \$6,000 | N/A | N/A | Emb | 80\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E3000i70LX21 | EPO | RX4 ADV | Choice | \$3,000 | \$6,000 | N/A | N/A | Emb | 70\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E3000i70LXES21 | EPO | RX4 ES | Choice | \$3,000 | \$6,000 | N/A | N/A | Emb | 70\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E3500i100LX21 | EPO | RX4 ADV | Choice | \$3,500 | \$7,000 | N/A | N/A | Emb | 100\% | N/A | \$6,000 | \$12,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E3500i100LXES21 | EPO | RX4 ES | Choice | \$3,500 | \$7,000 | N/A | N/A | Emb | 100\% | N/A | \$6,000 | \$12,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E3500i80LX21 | EPO | RX4 ADV | Choice | \$3,500 | \$7,000 | N/A | N/A | Emb | 80\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |

All Savers ${ }^{\circledR}$ Alternate Funding
Benefit Plan Designs
TRADITIONAL \& GATEKEEPER PLANS

| Plan Code | Product ${ }^{2}$ | Rx ${ }^{11}$ | Network ${ }^{\text {a,10 }}$ | Deductible |  |  |  |  | Coinsurance |  | Out-of-Pocket Maximum |  |  |  | Copay |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Network |  | Out-of-Network |  | $\begin{aligned} & \text { Ded } \\ & \text { Type }{ }^{1} \end{aligned}$ | Network | Out-ofNetwork | Network |  | Out-of-Network |  | PCP |  | SPEC | uc | ER | $\begin{gathered} \text { Minor Lab/ } \\ \text { X-Ray }{ }^{8,12} \end{gathered}$ | MajorMRI/CT milot | IP/OP Surgery |
|  |  |  |  | Single | Family | Single | Family |  |  |  | Single | Family | Single | Family | Dep <19 | PCP |  |  |  |  |  |  |
| E3500i80LXES21 | EPO | RX4 ES | Choice | \$3,500 | \$7,000 | N/A | N/A | Emb | 80\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins D | Ded+Coins |
| E3500i70LX21 | EPO | RX4 ADV | Choice | \$3,500 | \$7,000 | N/A | N/A | Emb | 70\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E3500i70LXES21 | EPO | RX4 ES | Choice | \$3,500 | \$7,000 | N/A | N/A | Emb | 70\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E4000i100LX21 | EPO | RX4 ADV | Choice | \$4,000 | \$8,000 | N/A | N/A | Emb | 100\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E4000i100LXES21 | EPO | RX4 ES | Choice | \$4,000 | \$8,000 | N/A | N/A | Emb | 100\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E4000i80LX21 | EPO | RX4 ADV | Choice | \$4,000 | \$8,000 | N/A | N/A | Emb | 80\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E4000i80LXES21 | EPO | RX4 ES | Choice | \$4,000 | \$8,000 | N/A | N/A | Emb | 80\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E4000i70LX21 | EPO | RX4 ADV | Choice | \$4,000 | \$8,000 | N/A | N/A | Emb | 70\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E4000i70LXES21 | EPO | RX4 ES | Choice | \$4,000 | \$8,000 | N/A | N/A | Emb | 70\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E5000i100LX21 | EPO | RX4 ADV | Choice | \$5,000 | \$10,000 | N/A | N/A | Emb | 100\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E5000i100LXES21 | EPO | RX4 ES | Choice | \$5,000 | \$10,000 | N/A | N/A | Emb | 100\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E5000i80LX21 | EPO | RX4 ADV | Choice | \$5,000 | \$10,000 | N/A | N/A | Emb | 80\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E5000i80LXES21 | EPO | RX4 ES | Choice | \$5,000 | \$10,000 | N/A | N/A | Emb | 80\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins D | Ded+Coins |
| E6000i100LX21 | EPO | RX4 ADV | Choice | \$6,000 | \$12,000 | N/A | N/A | Emb | 100\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E6000i100LXES21 | EPO | RX4 ES | Choice | \$6,000 | \$12,000 | N/A | N/A | Emb | 100\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E6000i80LX21 | EPO | RX4 ADV | Choice | \$6,000 | \$12,000 | N/A | N/A | Emb | 80\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E6000i80LXES21 | EPO | RX4 ES | Choice | \$6,000 | \$12,000 | N/A | N/A | Emb | 80\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E6000i70LX21 | EPO | RX4 ADV | Choice | \$6,000 | \$12,000 | N/A | N/A | Emb | 70\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E6000i70LXES21 | EPO | RX4 ES | Choice | \$6,000 | \$12,000 | N/A | N/A | Emb | 70\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E8000i100LX21 | EPO | RX4 ADV | Choice | \$8,000 | \$16,000 | N/A | N/A | Emb | 100\% | N/A | \$8,000 | \$16,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| E8000i100LXES21 | EPO | RX4 ES | Choice | \$8,000 | \$16,000 | N/A | N/A | Emb | 100\% | N/A | \$8,000 | \$16,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| EPO ${ }^{\text {P Personal Protect }}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| PRTE3000i10021 | EPO | RX4 ADV | Choice | \$3,000 | \$6,000 | N/A | N/A | Emb | 100\% | N/A | \$3,000 | \$6,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | Ded+Coins | Ded+Coins | Ded+Coins D | Ded+Coins |
| PRTE3000i100ES21 | EPO | RX4 ES | Choice | \$3,000 | \$6,000 | N/A | N/A | Emb | 100\% | N/A | \$3,000 | \$6,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PRTE4000i10021 | EPO | RX3 ADV | Choice | \$4,000 | \$8,000 | N/A | N/A | Emb | 100\% | N/A | \$4,000 | \$8,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PRTE4000i100ES21 | EPO | RX3 ES | Choice | \$4,000 | \$8,000 | N/A | N/A | Emb | 100\% | N/A | \$4,000 | \$8,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PRTE5000i10021 | EPO | RX4 ADV | Choice | \$5,000 | \$10,000 | N/A | N/A | Emb | 100\% | N/A | \$5,000 | \$10,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PRTE5000i100ES21 | EPO | RX4 ES | Choice | \$5,000 | \$10,000 | N/A | N/A | Emb | 100\% | N/A | \$5,000 | \$10,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PRTE6000i10021 | EPO | RX4 ADV | Choice | \$6,000 | \$12,000 | N/A | N/A | Emb | 100\% | N/A | \$6,000 | \$12,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PRTE6000i100ES21 | EPO | RX4 ES | Choice | \$6,000 | \$12,000 | N/A | N/A | Emb | 100\% | N/A | \$6,000 | \$12,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PRTE7000i10021 | EPO | RX4 ADV | Choice | \$7,000 | \$14,000 | N/A | N/A | Emb | 100\% | N/A | \$7,000 | \$14,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PRTE7000i100ES21 | EPO | RX4 ES | Choice | \$7,000 | \$14,000 | N/A | N/A | Emb | 100\% | N/A | \$7,000 | \$14,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | Ded+Coins | Ded+Coins | Ded+Coins D | Ded+Coins |
| PRTE8500i10021 | EPO | RX4 ADV | Choice | \$8,500 | \$17,000 | N/A | N/A | Emb | 100\% | N/A | \$8,500 | \$17,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |

# All Savers ${ }^{\circledR}$ Alternate Funding 

Benefit Plan Designs
TRADITIONAL \& GATEKEEPER PLANS

| Plan Code | Product ${ }^{2}$ | Rx ${ }^{11}$ | Network ${ }^{\text {a,0 }}$ | Deductible |  |  |  |  | Coinsurance |  | Out-of-Pocket Maximum |  |  |  | Copays |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Network |  | Out-of-Network |  | $\begin{aligned} & \text { Ded } \\ & \text { Type } \end{aligned}$ | Network | Out-ofNetwork | Network |  | Out-of-Network |  | PCP |  | SPEC | Uc | ER | $\begin{gathered} \text { Minor Lab/ } \\ \text { X-Ray } \end{gathered}$ | $\begin{aligned} & \text { Major } \\ & \text { MRI/CT } \end{aligned}$ | IP/OP Surgery |
|  |  |  |  | Single | Family | Single | Family |  |  |  | Single | Family | Single | Family | Dep <19 | PCP |  |  |  |  |  |  |
| PRTE8500i100ES21 | EPO | RX4 ES | Choice | \$8,500 | \$17,000 | N/A | N/A | Emb | 100\% | N/A | \$8,500 | \$17,000 | N/A | N/A | \$0 | \$25 | \$75 | \$50 | Ded+Coins | Ded+Coins | Ded+Coins | Ded+ |
| EPO HSA ${ }^{\text {230.4.9.010 }}$ These plans are also avallable on the Charter, Navigate and CORE Essential networks. | These plans are also avalilable on the Charter, Navigate and CORE Essential networks. |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| HE1500257521 | HSA EPO | RX5 ADV | Choice | \$1,500 | \$3,000 | N/A | N/A | Ded NonEmb/OOPM Emb | 100\% | N/A | \$6,900 | \$13,800 | N/A | N/A | N/A | \$25 | \$75 | \$50 | 00 Ded+Coins | d+Coins | ns | Ded + Coins |
| HE15002575ES21 | HSA EPO | RX5 ES | Choice | \$1,500 | \$3,000 | N/A | N/A | Ded NonEmb/OOPM Emb | 100\% | N/A | \$6,900 | \$13,800 | N/A | N/A | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coin |
| HE150021 | HSA EPO | COINS ADV | Choice | \$1,500 | \$3,000 | N/A | N/A | NonEmb | 80\% | N/A | \$3,000 | \$6,000 | N/A | N/A | N/A | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+100\% | Ded+Coins | Ded+Coins |
| HE1500ES21 | HSA EPO | COINS ES | Choice | \$1,500 | \$3,000 | N/A | N/A | NonEmb | 80\% | N/A | \$3,000 | \$6,000 | N/A | N/A | N/A | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+100\% | Ded+Coins | Ded+Coins |
| HE15002575i8021 | HSA EPO | RX5 ADV | Choice | \$1,500 | \$3,000 | N/A | N/A | Ded NonEmb/OOPM Emb | 80\% | N/A | \$4,500 | \$9,000 | N/A | N/A | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE15002575i80ES21 | HSA EPO | RX5 ES | Choice | \$1,500 | \$3,000 | N/A | N/A | Ded NonEmb/OOPM Emb | 80\% | N/A | \$4,500 | \$9,000 | N/A | N/A | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE2000257521 | HSA EPO | RX5 ADV | Choice | \$2,000 | \$4,000 | N/A | N/A | Ded NonEmb/OOPM Emb | 100\% | N/A | \$6,900 | \$13,800 | N/A | N/A | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE20002575ES21 | HSA EPO | RX5 ES | Choice | \$2,000 | \$4,000 | N/A | N/A | Ded NonEmb/OOPM Emb | 100\% | N/A | \$6,900 | \$13,800 | N/A | N/A | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE2000R×10i8021 | HSA EPO | RX5 ADV | Choice | \$2,000 | \$4,000 | N/A | N/A | Ded NonEmb/OOPM Emb | 80\% | N/A | \$6,550 | \$13,100 | N/A | N/A | N/A | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE2000R×10i80ES21 | HSA EPO | RX5 ES | Choice | \$2,000 | \$4,000 | N/A | N/A | Ded NonEmb/OOPM Emb | 80\% | N/A | \$6,550 | \$13,100 | N/A | N/A | N/A | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE2000×21 | HSA EPO | COINS ADV | Choice | \$2,000 | \$4,000 | N/A | N/A | Ded NonEmb/OOPM Emb | 80\% | N/A | \$4,000/\$6,550 | \$8,000 | N/A | N/A | N/A | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+100\% | Ded+Coins | Ded+Coins |
| HE2000XES21 | HSA EPO | COINS ES | Choice | \$2,000 | \$4,000 | N/A | N/A | Ded NonEmb/OOPM Emb | 80\% | N/A | \$4,000/\$6,550 | \$8,000 | N/A | N/A | N/A | ed+Coins | Ded+Coins | Ded+Coins | ed+Coins | ed+100\% | Ded+Coins | Ded+Coins |
| HE20002575i8021 | HSA EPO | RX5 ADV | Choice | \$2,000 | \$4,000 | N/A | N/A | Ded NonEmb/OOPM Emb | 80\% | N/A | \$6,900 | \$13,800 | N/A | N/A | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE20002575i80ES21 | HSA EPO | RX5 ES | Choice | \$2,000 | \$4,000 | N/A | N/A | Ded NonEmb/OOPM Emb | 80\% | N/A | \$6,900 | \$13,800 | N/A | N/A | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE20002575i7021 | HSA EPO | RX5 ADV | Choice | \$2,000 | \$4,000 | N/A | N/A | Ded NonEmb/OOPM Emb | 70\% | N/A | \$6,900 | \$13,800 | N/A | N/A | N/A | \$25 | \$75 | \$50 | 300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE20002575i70ES21 | HSA EPO | RX5 ES | Choice | \$2,000 | \$4,000 | N/A | N/A | Ded NonEmb/OOPM Emb | 70\% | N/A | \$6,900 | \$13,800 | N/A | N/A | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE2850257521 | HSA EPO | RX5 ADV | Choice | \$2,850 | \$5,700 | N/A | N/A | Emb | 100\% | N/A | \$6,900 | \$13,800 | N/A | N/A | N/A | \$25 | \$75 | \$50 | 300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE28502575ES21 | HSA EPO | RX5 ES | Choice | \$2,850 | \$5,700 | N/A | N/A | Emb | 100\% | N/A | \$6,900 | \$13,800 | N/A | N/A | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE2850R×10i8021 | HSAEPO | RX5 ADV | Choice | \$2,850 | \$5,700 | N/A | N/A | Emb | 80\% | N/A | \$6,550 | \$13,100 | N/A | N/A | N/A | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE2850Rx10i80ES21 | HSA EPO | RX5 ES | Choice | \$2,850 | \$5,700 | N/A | N/A | Emb | 80\% | N/A | \$6,550 | \$13,100 | N/A | N/A | N/A | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE300021 | HSA EPO | COINS ADV | Choice | \$3,000 | \$6,000 | N/A | N/A | Emb | 100\% | N/A | \$3,000 | \$6,000 | N/A | N/A | N/A | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE3000ES21 | HSA EPO | COINS ES | Choice | \$3,000 | \$6,000 | N/A | N/A | Emb | 100\% | N/A | \$3,000 | \$6,000 | N/A | N/A | N/A | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE30002575i8021 | HSA EPO | RX5 ADV | Choice | \$3,000 | \$6,000 | N/A | N/A | Emb | 80\% | N/A | \$7,000 | \$14,000 | N/A | N/A | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE30002575i80ES21 | HSA EPO | RX5 ES | Choice | \$3,000 | \$6,000 | N/A | N/A | Emb | 80\% | N/A | \$7,000 | \$14,000 | N/A | N/A | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE30002575i7021 | HSA EPO | RX5 ADV | Choice | \$3,000 | \$6,000 | N/A | N/A | Emb | 70\% | N/A | \$7,000 | \$14,000 | N/A | N/A | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded + Coins |
| HE30002575i70ES21 | HSA EPO | RX5 ES | Choice | \$3,000 | \$6,000 | N/A | N/A | Emb | 70\% | N/A | \$7,000 | \$14,000 | N/A | N/A | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE400021 | HSA EPO | COINS ADV | Choice | \$4,000 | \$8,000 | N/A | N/A | Emb | 100\% | N/A | \$4,000 | \$8,000 | N/A | N/A | N/A | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE4000ES21 | HSA EPO | COINS ES | Choice | \$4,000 | \$8,000 | N/A | N/A | Emb | 100\% | N/A | \$4,000 | \$8,000 | N/A | N/A | N/A | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE40002575i8021 | HSA EPO | RX5 ADV | Choice | \$4,000 | \$8,000 | N/A | N/A | Emb | 80\% | N/A | \$7,000 | \$14,000 | N/A | N/A | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE40002575i80ES21 | HSA EPO | RX5 ES | Choice | \$4,000 | \$8,000 | N/A | N/A | Emb | 80\% | N/A | \$7,000 | \$14,000 | N/A | N/A | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE40002575i7021 | HSA EPO | RX5 ADV | Choice | \$4,000 | \$8,000 | N/A | N/A | Emb | 70\% | N/A | \$7,000 | \$14,000 | N/A | N/A | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |

## All Savers ${ }^{\circledR}$ Alternate Funding

Benefit Plan Designs
TRADITIONAL \& GATEKEEPER PLANS

| Plan Code | Product ${ }^{2}$ | Rx ${ }^{11}$ | Network ${ }^{\text {a,0 }}$ | Deductible |  |  |  |  | Coinsurance |  | Out-of-Pocket Maximum |  |  |  | Copays |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Network |  | Out-of-Network |  | $\begin{aligned} & \text { Ded } \\ & \text { Type } \end{aligned}$ | Network | Out-ofNetwork | Network |  | Out-of-Network |  | PCP |  | SPEC | UC | ER | $\begin{array}{\|c\|c\|} \hline \text { Minor Lab/ } \\ \text { X } \text { Ray } \end{array}$ | Major MRI/CT | IP/OP Surgery |
|  |  |  |  | Single | Family | Single | Family |  |  |  | Single | Family | Single | Family | Dep <19 | PCP |  |  |  |  |  |  |
| HE40002575i70ES21 | HSA EPO | RX5 ES | Choice | \$4,000 | \$8,000 | N/A | N/A | Emb | 70\% | N/A | \$7,000 | \$14,000 | N/A | N/A | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE425021 | HSA EPO | COINS ADV | Choice | \$4,250 | \$8,500 | N/A | N/A | Emb | 100\% | N/A | \$4,250 | \$8,500 | N/A | N/A | N/A | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE4250ES21 | HSA EPO | COINS ES | Choice | \$4,250 | \$8,500 | N/A | N/A | Emb | 100\% | N/A | \$4,250 | \$8,500 | N/A | N/A | N/A | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE500021 | HSA EPO | COINS ADV | Choice | \$5,000 | \$10,000 | N/A | N/A | Emb | 100\% | N/A | \$5,000 | \$10,000 | N/A | N/A | N/A | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE5000257521 | HSA EPO | RX5 ADV | Choice | \$5,000 | \$10,000 | N/A | N/A | Emb | 100\% | N/A | \$6,900 | \$13,800 | N/A | N/A | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE50002575ES21 | HSA EPO | RX5 ES | Choice | \$5,000 | \$10,000 | N/A | N/A | Emb | 100\% | N/A | \$6,900 | \$13,800 | N/A | N/A | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE5000ES21 | HSA EPO | COINS ES | Choice | \$5,000 | \$10,000 | N/A | N/A | Emb | 100\% | N/A | \$5,000 | \$10,000 | N/A | N/A | N/A | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE50002575i8021 | HSA EPO | RX5 ADV | Choice | \$5,000 | \$10,000 | N/A | N/A | Emb | 80\% | N/A | \$7,000 | \$14,000 | N/A | N/A | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE50002575i80ES21 | HSA EPO | RX5 ES | Choice | \$5,000 | \$10,000 | N/A | N/A | Emb | 80\% | N/A | \$7,000 | \$14,000 | N/A | N/A | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE50002575i7021 | HSA EPO | RX5 ADV | Choice | \$5,000 | \$10,000 | N/A | N/A | Emb | 70\% | N/A | \$7,000 | \$14,000 | N/A | N/A | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE50002575i70ES21 | HSA EPO | RX5 ES | Choice | \$5,000 | \$10,000 | N/A | N/A | Emb | 70\% | N/A | \$7,000 | \$14,000 | N/A | N/A | N/A | \$25 | \$75 | \$50 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE600021 | HSA EPO | CP COINS ADV | Choice | \$6,000 | \$12,000 | N/A | N/A | Emb | 100\% | N/A | \$6,000 | \$12,000 | N/A | N/A | N/A | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE6000ES21 | HSA EPO | CP COINS ES | Choice | \$6,000 | \$12,000 | N/A | N/A | Emb | 100\% | N/A | \$6,000 | \$12,000 | N/A | N/A | N/A | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE635021 | HSA EPO | COINS ADV | Choice | \$6,350 | \$12,700 | N/A | N/A | Emb | 100\% | N/A | \$6,350 | \$12,700 | N/A | N/A | N/A | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| HE6350ES21 | HSA EPO | COINS ES | Choice | \$6,350 | \$12,700 | N/A | N/A | Emb | 100\% | N/A | \$6,350 | \$12,700 | N/A | N/A | N/A | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |

## PRIMARY FOCUS (Primary Advantage equivalent)

| Plan Code | Product ${ }^{2}$ | Rx | Network ${ }^{0,13}$ | Deductible |  |  |  |  | Coinsurance |  | Out-of-Pocket Maximum |  |  |  | Copays |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Network |  | Out-of-Network |  | Ded <br> Type ${ }^{1}$ | Network | Out-ofNetwork | Network |  | Out-of-Network |  | PCP |  | SPEC | UC | ER | Minor Lab/ X-Ray | Major MRI/CT | IP/OP <br> Surgery |
|  |  |  |  | Single | Family | Single | Family |  |  |  | Single | Family | Single | Family | Dep <19 | PCP |  |  |  |  |  |  |
| PPO These plans are also available on the CORE network. |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Focus P1000i8021 | PPO | RX8 ADV | Choice Plus | \$1,000 | \$2,000 | \$5,000 | \$10,000 | Emb | 80\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | N/A | \$0 | \$100 | \$50 | \$250 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| Focus P2000i8021 | PPO | RX8 ADV | Choice Plus | \$2,000 | \$4,000 | \$5,000 | \$10,000 | Emb | 80\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | N/A | \$0 | \$100 | \$50 | \$250 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| Focus P3000i8021 | PPO | RX8 ADV | Choice Plus | \$3,000 | \$6,000 | \$10,000 | \$20,000 | Emb | 80\% | 50\% | \$8 | \$16,300 | \$16,300 | \$32,600 | N/A | \$0 | \$100 | \$50 | \$250 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| Focus P5000i8021 | PPO | RX8 ADV | Choice Plus | \$5,000 | \$10,000 | \$10,000 | \$20,000 | Emb | 80\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | N/A | \$0 | \$100 | \$50 | \$250 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| Focus P1000i5021 | PPO | RX8 ADV | Choice Plus | \$1,000 | \$2,000 | \$5,000 | \$10,000 | Emb | 50\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | N/A | \$0 | \$100 | \$50 | \$250 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| Focus P2000i5021 | PPO | RX8 ADV | Choice Plus | \$2,000 | \$4,000 | \$5,000 | \$10,000 | Emb | 50\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | N/A | \$0 | \$100 | \$50 | \$250 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| EPO These plans, except for Navigate and Charter, are also available on the CORE Essential network. |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Focus E1000i8021 | EPO | RX8 ADV | Choice | \$1,000 | \$2,000 | N/A | N/A | Emb | 80\% | N/A | \$8,150 | \$16,300 | N/A | N/A | N/A | \$0 | \$100 | \$50 | \$250 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| Focus E2000i8021 | EPO | RX8 ADV | Choice | \$2,000 | \$4,000 | N/A | N/A | Emb | 80\% | N/A | \$8,150 | \$16,300 | N/A | N/A | N/A | \$0 | \$100 | \$50 | \$250 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| Focus E3000i8021 | EPO | RX8 ADV | Choice | \$3,000 | \$6,000 | N/A | N/A | Emb | 80\% | N/A | \$8,150 | \$16,300 | N/A | N/A | N/A | \$0 | \$100 | \$50 | \$250 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| Focus E5000i8021 | EPO | RX8 ADV | Choice | \$5,000 | \$10,000 | N/A | N/A | Emb | 80\% | N/A | \$8,150 | \$16,300 | N/A | N/A | N/A | \$0 | \$100 | \$50 | \$250 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coin |

# All Savers ${ }^{\circledR}$ Alternate Funding 

Benefit Plan Designs
PRIMARY FOCUS (Primary Advantage equivalent)

| Plan Code | Product ${ }^{2}$ | Rx | Network ${ }^{0,13}$ | Deductible |  |  |  |  | Coinsurance |  | Out-of-Pocket Maximum |  |  |  | Copays |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Network |  | Out-of-Network |  | $\begin{gathered} \text { Ded } \\ \text { Type }^{1} \end{gathered}$ | Network | Out-ofNetwork | Network |  | Out-of-Network |  | PCP |  | SPEC | UC | ER | $\begin{gathered} \text { Minor Lab/ } \\ \text { X-Ray } \end{gathered}$ | Major MRI/CT | IP/OP <br> Surgery |
|  |  |  |  | Single | Family | Single | Family |  |  |  | Single | Family | Single | Family | Dep <19 | PCP |  |  |  |  |  |  |
| Focus E1000i5021 | EPO | RX8 ADV | Choice | \$1,000 | \$2,000 | N/A | N/A | Emb | 50\% | N/A | \$8,150 | \$16,300 | N/A | N/A | N/A | \$0 | \$100 | \$50 | \$250 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| Focus E2000i5021 | EPO | RX8 ADV | Choice | \$2,000 | \$4,000 | N/A | N/A | Emb | 50\% | N/A | \$8,150 | \$16,300 | N/A | N/A | N/A | \$0 | \$100 | \$50 | \$250 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |

## PROFormance (w/Premium Designation on Specialist)

| Plan Code | Product ${ }^{2}$ | Rx ${ }^{11}$ | Network ${ }^{\text {5,010 }}$ | Deductible |  |  |  |  | Coinsurance |  | Out-of-Pocket Maximum |  |  |  | Copays |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Network |  | Out-of-Network |  | $\begin{gathered} \text { Ded } \\ \text { Type }^{1} \end{gathered}$ | Network | Out-ofNetwork | Network |  | Out-of-Network |  | PCP |  | SPEC |  | UC | ER | $\begin{gathered} \text { Minor Lab/ } \\ \text { X-Ray } \end{gathered}$ | Major MRI/CT | IP/OP Surgery |
|  |  |  |  | Single | Family | Single | Family |  |  |  | Single | Family | Single | Family | Dep <19 | PCP | Tier 1 Spec $^{6}$ | Spec ${ }^{\text {² }}$ |  |  |  |  |  |
| PPO These plans are also available on the CORE network. |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| PROP100010i8021 | PPO | RX3 ADV | Choice Plus | \$1,000 | \$2,000 | \$5,000 | \$10,000 | Emb | 80\% | 50\% | \$4,000 | \$8,000 | \$10,000 | \$20,000 | \$0 | \$10 | \$40 | \$80 | 5 | \$300 Ded+Coins | Copay Only | \$500 Copay Only | Ded+Coins |
| PROP100010i80ES21 | PPO | RX3 ES | Choice Plus | \$1,000 | \$2,000 | \$5,000 | \$10,000 | Emb | 80\% | 50\% | \$4,000 | \$8,000 | \$10,000 | \$20,000 | \$0 | \$10 | \$40 | \$80 | \$25 | \$300 Ded+Coins | \$40 Copay Only | \$500 Copay Only | Ded+Coins |
| PROP200010i8021 | PPO | RX3 ADV | Choice Plus | \$2,000 | \$4,000 | \$5,000 | \$10,000 | Emb | 80\% | 50\% | \$5,000 | \$10,000 | \$10,000 | \$20,000 | \$0 | \$10 | \$40 | \$80 | \$25 | \$300 Ded+Coins | \$40 Copay Only | \$500 Copay Only | Ded+Coins |
| PROP200010i80ES21 | PPO | RX3 ES | Choice Plus | \$2,000 | \$4,000 | \$5,000 | \$10,000 | Emb | 80\% | 50\% | \$5,000 | \$10,000 | \$10,000 | \$20,000 | \$0 | \$10 | \$40 | \$80 | \$25 | \$300 Ded+Coins | \$40 Copay Only | \$500 Copay Only | Ded+Coins |
| PROP30001008021 | PPO | RX3 ADV | Choice Plus | \$3,000 | \$6,000 | \$7,500 | \$15,000 | Emb | 80\% | 50\% | \$6,000 | \$12,000 | \$15,000 | \$30,000 | \$0 | \$10 | \$40 | \$80 | \$25 | \$300 Ded+Coins | \$40 Copay Only | \$500 Copay Only | Ded+Coins |
| PROP300010i80ES21 | PPO | RX3 ES | Choice Plus | \$3,000 | \$6,000 | \$7,500 | \$15,000 | Emb | 80\% | 50\% | \$6,000 | \$12,000 | \$15,000 | \$30,000 | \$0 | \$10 | \$40 | \$80 | \$25 | \$300 Ded+Coins | \$40 Copay Only | \$500 Copay Only | Ded+Coins |
| PROP500010i8021 | PPO | RX3 ADV | Choice Plus | \$5,000 | \$10,000 | \$10,00 | \$20,000 | Emb | 80\% | 50\% | \$8,150 | \$16,300 | \$20,000 | \$40,000 | \$0 | \$10 | \$40 | \$80 | \$25 | \$300 Ded+Coins | \$40 Copay Only | \$500 Copay Only | Ded+Coins |
| PROP500010i80ES21 | PPO | RX3 ES | Choice Plus | \$5,000 | \$10,000 | \$10,00 | \$20,000 | Emb | 80\% | 50\% | \$8,150 | \$16,300 | \$20,000 | \$40,000 | \$0 | \$10 | \$40 | \$80 | 5 | \$300 Ded+Coins | \$40 Copay Only | \$500 Copay Only | Ded+Coins |
| PROP100010i6021 | PPO | RX3 ADV | Choice Plus | \$1,000 | \$2,000 | \$5,000 | \$10,000 | Emb | 60\% | 50\% | \$8,150 | \$16,300 | \$10,000 | \$20,000 | \$0 | \$10 | \$40 | \$80 | \$25 | \$300 Ded+Coins | \$40 Copay Only | \$500 Copay Only | Ded+Coins |
| PROP100010i60ES21 | PPO | RX3 ES | Choice Plus | \$1,000 | \$2,000 | \$5,000 | \$10,000 | Emb | 60\% | 50\% | \$8,150 | \$16,300 | \$10,000 | \$20,000 | \$0 | \$10 | \$40 | \$80 | \$25 | \$300 Ded+Coins | \$40 Copay Only | \$500 Copay Only | Ded+Coins |
| PROP200010i6021 | PPO | RX3 ADV | Choice Plus | \$2,000 | \$4,000 | \$5,000 | \$10,000 | Emb | 60\% | 50\% | \$8,150 | \$16,300 | \$10,000 | \$20,000 | \$0 | \$10 | \$40 | \$80 | 5 | \$300 Ded+Coins | \$40 Copay Only | \$500 Copay Only | Ded+Coins |
| PROP200010i60ES21 | PPO | RX3 ES | Choice Plus | \$2,000 | \$4,000 | \$5,000 | \$10,000 | Emb | 60\% | 50\% | \$8,150 | \$16,300 | \$10,000 | \$20,000 | \$0 | \$10 | \$40 | \$80 | 5 | \$300 Ded+Coins | \$40 Copay Only | \$500 Copay Only | Ded+Coins |
| PROP300010i6021 | PPO | RX3 ADV | Choice Plus | \$3,000 | \$6,000 | \$7,500 | \$15,000 | Emb | 60\% | 50\% | \$8,150 | \$16,300 | \$15,000 | \$30,000 | \$0 | \$10 | \$40 | \$80 | \$25 | \$300 Ded+Coins | \$40 Copay Only | \$500 Copay Only | Ded+Coins |
| PROP300010i60ES21 | PPO | RX3 ES | Choice Plus | \$3,000 | \$6,000 | \$7,500 | \$15,000 | Emb | 60\% | 50\% | \$8,150 | \$16,300 | \$15,000 | \$30,000 | \$0 | \$10 | \$40 | \$80 | \$25 | \$300 Ded+Coins | \$40 Copay Only | \$500 Copay Only | Ded+Coins |
| PROP500010i6021 | PPO | RX3 ADV | Choice Plus | \$5,000 | \$10,000 | \$10,000 | \$20,000 | Emb | 60\% | 50\% | \$8,150 | \$16,300 | \$20,000 | \$40,000 | \$0 | \$10 | \$40 | \$80 | \$25 | \$300 Ded+Coins | \$40 Copay Only | \$500 Copay Only | Ded+Coins |
| PROP500010i60ES21 | PPO | RX3 ES | Choice Plus | \$5,000 | \$10,000 | \$10,000 | \$20,000 | Emb | 60\% | 50\% | \$8,150 | \$16,300 | \$20,000 | \$40,000 | \$0 | \$10 | \$40 | \$80 | \$25 | \$300 Ded+Coins | \$40 Copay Only | \$500 Copay Only | Ded+Coins |
| PROP100015i8021 | PPO | RX4 ADV | Choice Plus | \$1,000 | \$2,000 | \$5,000 | \$10,000 | Emb | 80\% | 50\% | \$8,150 | \$16,300 | \$10,000 | \$20,000 | \$0 | \$15 | \$50 | \$100 | \$25 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PROP100015i80ES21 | PPO | RX4 ES | Choice Plus | \$1,000 | \$2,000 | \$5,000 | \$10,000 | Emb | 80\% | 50\% | \$8,150 | \$16,300 | \$10,000 | \$20,000 | \$0 | \$15 | \$50 | \$100 | \$25 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PROP200015i8021 | PPO | RX4 ADV | Choice Plus | \$2,000 | \$4,000 | \$5,000 | \$10,000 | Emb | 80\% | 50\% | \$8,150 | \$16,300 | \$10,000 | \$20,000 | \$0 | \$15 | \$50 | \$100 | \$25 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PROP200015i80ES21 | PPO | RX4 ES | Choice Plus | \$2,000 | \$4,000 | \$5,000 | \$10,000 | Emb | 80\% | 50\% | \$8,150 | \$16,300 | \$10,000 | \$20,000 | \$0 | \$15 | \$50 | \$100 | \$25 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PROP300015i8021 | PPO | RX4 ADV | Choice Plus | \$3,000 | \$6,000 | \$7,500 | \$15,000 | Emb | 80\% | 50\% | \$8,150 | \$16,300 | \$15,000 | \$30,000 | \$0 | \$15 | \$50 | \$100 | \$25 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PROP300015i80ES21 | PPO | RX4 ES | Choice Plus | \$3,000 | \$6,000 | \$7,500 | \$15,000 | Emb | 80\% | 50\% | \$8,150 | \$16,300 | \$15,000 | \$30,000 | \$0 | \$15 | \$50 | \$100 | \$25 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |

# All Savers ${ }^{\circledR}$ Alternate Funding 

Benefit Plan Designs
PROFormance (w/Premium Designation on Specialist)

| Plan Code | Product ${ }^{2}$ | Rx ${ }^{11}$ | Network ${ }^{\text {s.10 }}$ | Deductible |  |  |  |  | Coinsurance |  | Out-of-Pocket Maximum |  |  |  | Copays |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Network |  | Out-of-Network |  | $\begin{gathered} \text { Ded } \\ \text { Type }^{1} \end{gathered}$ | Network | Out-ofNetwork | Network |  | Out-of-Network |  | PCP |  | SPEC |  | UC | ER | $\begin{aligned} & \text { Minor Lab/ } \\ & \text { X-Ray } \end{aligned}$ | Major MRI/CT | IP/OP Surgery |
|  |  |  |  | Single | Family | Single | Family |  |  |  | Single | Family | Single | Family | Dep <19 | PCP | Tier 1 Spec ${ }^{6}$ | Spec ${ }^{7}$ |  |  |  |  |  |
| PROP500015i8021 | PPO | RX4 ADV | Choice Plus | \$5,000 | \$10,000 | \$10,000 | \$20,000 | Emb | 80\% | 50\% | \$8,150 | \$16,300 | \$20,000 | \$40,000 | \$0 | \$15 | \$50 | \$100 | \$25 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PROP500015i80ES21 | PPO | RX4 ES | Choice Plus | \$5,000 | \$10,000 | \$10,000 | \$20,000 | Emb | 80\% | 50\% | \$8,150 | \$16,300 | \$20,000 | \$40,000 | \$0 | \$15 | \$50 | \$100 | \$25 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PROP50020i9021 | PPO | RX6 ADV | Choice Plus | \$500 | \$1,000 | \$5,000 | \$10,000 | Emb | 90\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$20 | \$30 | Ded+Coins | \$60 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PROP50020i90ES21 | PPO | RX4 ES | Choice Plus | \$500 | \$1,000 | \$5,000 | \$10,000 | Emb | 90\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$20 | \$30 | Ded+Coins | \$60 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PROP150020i8021 | PPO | RX6 ADV | Choice Plus | \$1,500 | \$3,000 | \$5,000 | \$10,000 | Emb | 80\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$20 | \$30 | Ded+Coins | \$60 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PROP150020i80ES21 | PPO | RX4 ES | Choice Plus | \$1,500 | \$3,000 | \$5,000 | \$10,000 | Emb | 80\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$20 | \$30 | Ded+Coins | \$60 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PROP250020i7021 | PPO | RX6 ADV | Choice Plus | \$2,500 | \$5,000 | \$7,500 | \$15,000 | Emb | 70\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$20 | \$30 | Ded+Coins | \$60 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PROP250020i70ES21 | PPO | RX4 ES | Choice Plus | \$2,500 | \$5,000 | \$7,500 | \$15,000 | Emb | 70\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$20 | \$30 | Ded+Coins | \$60 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PROP550020i7021 | PPO | RX6 ADV | Choice Plus | \$5,500 | \$11,000 | \$11,000 | \$22,000 | Emb | 70\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$20 | \$30 | Ded+Coins | \$60 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PROP550020i70ES21 | PPO | RX4 ES | Choice Plus | \$5,500 | \$11,000 | \$11,000 | \$22,000 | Emb | 70\% | 50\% | \$8,150 | \$16,300 | \$16,300 | \$32,600 | \$0 | \$20 | \$30 | Ded+Coins | \$60 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |

EPO ${ }^{25,10}$ These plans are also available on the Navigate and CORE Essential networks.

| PROE100010i8021 | EPO | RX3 ADV | Choice | \$1,000 | \$2,000 | N/A | N/A | Emb | 80\% | N/A | \$4,000 \$8,000 | N/A | N/A | \$0 | \$10 | \$40 | \$80 | \$25 \$300 Ded+Coins | 0 Copay Only | \$500 Copay Only | d+Coin |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| PROE100010i80ES21 | EPO | RX3 ES | Choice | \$1,000 | \$2,000 | N/A | N/A | Emb | 80\% | N/A | \$4,000 \$8,000 | N/A | N/A | \$0 | \$10 | \$40 | \$80 | \$25 \$300 Ded+Coins | \$40 Copay Only | \$500 Copay Only | Ded+Coin |
| PROE200010i8021 | EPO | RX3 ADV | Choice | \$2,000 | \$4,000 | N/A | N/A | Emb | 80\% | N/A | \$5,000 \$10,000 | N/A | N/A | \$0 | \$10 | \$40 | \$80 | \$25 \$300 Ded+Coins | opay Only |  | Ded+Coin |
| PROE200010i80ES21 | EPO | RX3 ES | Choice | \$2,000 | \$4,000 | N/A | N/A | Emb | 80\% | N/A | \$5,000 \$10,000 | N/A | N/A | \$0 | \$10 | \$40 | \$80 | \$25 \$300 Ded+Coins | ly | \$500 Copay Only | Ded+Coin |
| PROE300010i8021 | EPO | RX3 ADV | Choice | \$3,000 | \$6,000 | N/A | N/A | Em | 80\% | N/A | ,000 \$12,000 | $N$ | N/A | \$0 | \$10 | \$40 | \$80 | \$25 \$300 Ded+Coins | ly | Oly | d+Co |
| PROE300010i80ES21 | EPO | RX3 ES | Choice | \$3,000 | \$6,000 | N/A | N/A | Emb | 80\% | N/A | \$6,000 \$12,000 | N/ | N/ | \$0 | \$10 | \$40 | \$80 | \$25 \$300 Ded+Coins | \$40 Copay Only | ly | d+Coi |
| PROE500010i8021 | EPO | RX3 ADV | Choice | \$5,000 | \$10,000 | N/A | N/A | Emb | 80\% | N/A | \$8,150 \$16,300 | N/A | N/A | \$0 | \$10 | \$40 | \$80 | \$25 \$300 Ded+Coins | \$40 Copay Only | \$500 Copay Only | Ded+Coin |
| PROE500010i80ES21 | EPO | RX3 ES | Choice | \$5,000 | \$10,000 | N/A | N/A | Emb | 80\% | N/A | \$8,150 \$16,300 | N/A | N/A | \$0 | \$10 | \$40 | \$80 | \$25 \$300 Ded+Coins | \$40 Copay Only | \$500 Copay Only | Coi |
| PROE100010i6021 | EPO | RX3 ADV | Choice | \$1,000 | \$2,000 | N/A | N/A | Emb | 60\% | N/A | \$8,150 \$16,300 | N/A | N/A | \$0 | \$10 | \$40 | \$80 | \$25 \$300 Ded+Coins | \$40 Copay Only | \$500 Copay Only | d+Coin |
| PROE100010i60ES21 | EPO | RX3 ES | Choice | \$1,000 | \$2,000 | N/A | N/A | Em | 60\% | N/A | \$8,150 \$16,300 | N/A | N/A | \$0 | \$10 | \$40 | \$80 | \$25 \$300 Ded+Coins | \$40 Copay Only | \$500 Copay Only | Coi |
| PROE200010i6021 | EPO | RX3 ADV | Choice | \$2,000 | \$4,000 | N/A | N/A | Em | 60\% | N/A | \$8,150 \$16,300 | N/A | N/A | \$0 | \$10 | \$40 | \$80 | \$25 \$300 Ded+Coins | \$40 Copay Only | \$500 Copay Only | Coin |
| PROE200010i60ES21 | EPO | X3 ES | Choice | \$2,000 | \$4,000 | N/A | N/A | Em | 60\% | N/A | \$8,150 \$16,300 | N/A | N/A | \$0 | \$10 | \$40 | \$80 | \$25 \$300 Ded+Coins | \$40 Copay Only | \$500 Copay Only | Ded+Coin |
| PROE300010i6021 | EPO | RX3 ADV | Choice | \$3,000 | \$6,000 | N/A | N/A | Em | 60\% | N/A | \$8,150 \$16,300 | N/A | N/A | \$0 | \$10 | \$40 | \$80 | \$25 \$300 Ded+Coins | \$40 Copay Only | \$500 Copay Only | ed+Coin |
| PROE300010i60ES21 | EPO | RX3 ES | Choice | \$3,000 | \$6,000 | N/A | N/A | Emb | 60\% | N/A | \$8,150 \$16,300 | N/A | N/A | \$0 | \$10 | \$40 | \$80 | \$25 \$300 Ded+Coins | \$40 Copay Only | \$500 Copay Only | ed+Coin |
| PROE500010i6021 | EPO | RX3 ADV | Choice | \$5,000 | \$10,000 | N/A | N/A | Emb | 60\% | N/A | \$8,150 \$16,300 | N/A | N/A | \$0 | \$10 | \$40 | \$80 | \$25 \$300 Ded+Coins | \$40 Copay Only | \$500 Copay Only | Ded+Coin |
| PROE500010i60ES21 | EPO | RX3 ES | Choice | \$5,000 | \$10,000 | N/A | N/A | Emb | 60\% | N/A | \$8,150 \$16,300 | N/A | N/A | \$0 | \$10 | \$40 | \$80 | \$25 \$300 Ded+Coins | \$40 Copay Only | \$500 Copay Only | Ded+Coin |
| PROE100015i8021 | EPO | RX4 ADV | Choice | \$1,000 | \$2,000 | N/A | N/A | Emb | 80\% | N/A | \$8,150 \$16,300 | N/A | N/A | \$0 | \$15 | \$50 | \$100 | \$25 \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coin |
| PROE100015i80ES21 | EPO | RX4 ES | Choice | \$1,000 | \$2,000 | N/A | N/A | Emb | 80\% | N/A | \$8,150 \$16,300 | N/A | N/A | \$0 | \$15 | \$50 | \$100 | \$25 \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PROE200015i8021 | EPO | RX4 ADV | Choice | \$2,000 | \$4,000 | N/A | N/A | Emb | 80\% | N/A | \$8,150 \$16,300 | N/A | N/A | \$0 | \$15 | \$50 | \$100 | \$25 \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+C |

UnitedHealthcare

## All Savers ${ }^{\circledR}$ Alternate Funding

Benefit Plan Designs
PROFormance (w/Premium Designation on Specialist)

| Plan Code | Product ${ }^{2}$ | Rx ${ }^{11}$ | Network ${ }^{\text {s.10 }}$ | Deductible |  |  |  |  | Coinsurance |  | Out-of-Pocket Maximum |  |  |  | Copays |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Network |  | Out-of-Network |  | Ded Type ${ }^{1}$ | Network | Out-ofNetwork | Network |  | Out-of-Network |  | PCP |  | SPEC |  | U | ER | Minor Lab/ X-Ray | Major MRI/CT | IP/OP Surgery |
|  |  |  |  | Single | Family | Single | Family |  |  |  | Single | Family | Single | Family | Dep <19 | PGP | Tier 1 Spec ${ }^{6}$ | Spec ${ }^{7}$ |  |  |  |  |  |
| PROE200015i80ES21 | EPO | RX4 ES | Choice | \$2,000 | \$4,000 | N/A | N/A | Emb | 80\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$15 | \$50 | \$100 | \$25 | 300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PROE300015i8021 | EPO | RX4 ADV | Choice | \$3,000 | \$6,000 | N/A | N/A | Emb | 80\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$15 | \$50 | \$100 | \$25 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PROE300015i80ES21 | EPO | RX4 ES | Choice | \$3,000 | \$6,000 | N/A | N/A | Emb | 80\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$15 | \$50 | \$100 | \$25 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PROE500015i8021 | EPO | RX4 ADV | Choice | \$5,000 | \$10,000 | N/A | N/A | Emb | 80\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$15 | \$50 | \$100 | \$25 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PROE500015i80ES21 | EPO | RX4 ES | Choice | \$5,000 | \$10,000 | N/A | N/A | Emb | 80\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$15 | \$50 | \$100 | \$25 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PROE50020i9021 | EPO | RX6 ADV | Choice | \$500 | \$1,000 | N/A | N/A | Emb | 90\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$20 | \$30 | Ded+Coins | \$60 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PROE50020i90ES21 | EPO | RX4 ES | Choice | \$500 | \$1,000 | N/A | N/A | Emb | 90\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$20 | \$30 | Ded+Coins | \$60 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PROE150020:8021 | EPO | RX6 ADV | Choice | \$1,500 | \$3,000 | N/A | N/A | Emb | 80\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$20 | \$30 | Ded+Coins | \$60 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PROE150020i80ES21 | EPO | RX4 ES | Choice | \$1,500 | \$3,000 | N/A | N/A | Emb | 80\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$20 | \$30 | Ded+Coins | \$60 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PROE250020i7021 | EPO | RX6 ADV | Choice | \$2,500 | \$5,000 | N/A | N/A | Emb | 70\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$20 | \$30 | Ded+Coins | \$60 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PROE250020i70ES21 | EPO | RX4 ES | Choice | \$2,500 | \$5,000 | N/A | N/A | Emb | 70\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$20 | \$30 | Ded+Coins | \$60 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PROE550020i7021 | EPO | RX6 ADV | Choice | \$5,500 | \$11,000 | N/A | N/A | Emb | 70\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$20 | \$30 | Ded+Coins | \$60 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |
| PROE550020i70ES21 | EPO | RX4 ES | Choice | \$5,500 | \$11,000 | N/A | N/A | Emb | 70\% | N/A | \$8,150 | \$16,300 | N/A | N/A | \$0 | \$20 | \$30 | Ded+Coins | \$60 | \$300 Ded+Coins | Ded+Coins | Ded+Coins | Ded+Coins |

## All Savers ${ }^{\circledR}$ Alternate Funding

Benefit Plan Designs
Pharmacy

| Rx Plan Code ${ }^{11}$ | HSA | Prescription Drug List (PDL) | Pharmacy Retail Network | Deductible |  | Tier 1 | Tier 1 Specialty | Tier 2 | Tier 2 Specialty | Tier 3 | Tier 3 Specialty | Tier 4 | Tier 4 Specialty | Mail Service Ratio ( 90 day supply) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Individual | Family |  |  |  |  |  |  |  |  |  |
| RX3 ES | No | Essential | Standard Select - Walgreens | N/A | N/A | \$5 | \$5 | \$30 | \$30 | \$65 | \$65 | \$150 | \$500 | 2.5 |
| RX4 ES | No | Essential | Standard Select - Walgreens | N/A | N/A | \$10 | \$10 | \$35 | \$35 | \$75 | \$75 | \$250 | \$500 | 2.5 |
| RX5 ES | Yes | Essential | Standard Select - Walgreens | N/A | N/A | \$10 | \$10 | \$35 | \$35 | \$70 | \$70 | \$150 | \$500 | 2.5 |
| COINS ES* | Yes | Essential | Standard Select - Walgreens | N/A | N/A | Coins | Coins | Coins | Coins | Coins | Coins | Coins | Coins | 2.5 |
| CP COINS ES | Yes | Essential | Standard Select - Walgreens | N/A | N/A | Coins | Coins | Coins | Coins | Coins | Coins | Coins | Coins | 2.5 |
| RX3 ADV | No | Advantage | Standard Select - Walgreens | N/A | N/A | \$5 | \$5 | \$30 | \$150 | \$65 | \$350 | \$150 | \$500 | 2.5 |
| RX4 ADV | No | Advantage | Standard Select - Walgreens | N/A | N/A | \$10 | \$10 | \$35 | \$150 | \$75 | \$350 | \$250 | \$500 | 2.5 |
| RX5 ADV | Yes | Advantage | Standard Select - Walgreens | N/A | N/A | \$10 | \$10 | \$35 | \$150 | \$70 | \$350 | \$150 | \$500 | 2.5 |
| RX6 ADV** | No | Advantage | Standard Select - Walgreens | N/A | N/A | \$10 | \$10 | \$40 | \$150 | 30\% | \$350 | 50\% | \$500 | 2.5 |
| RX7 ADV | No | Advantage | Standard Select - Walgreens | N/A | N/A | \$10 | \$10 | \$50 | \$150 | \$100 | \$350 | \$125 | \$500 | 2.5 |
| RX8 ADV*** | No | Advantage | Standard Select - Walgreens | \$250 | \$500 | \$5 | \$5 | \$50 | \$150 | \$100 | \$350 | \$250 | \$500 | 2.5 |
| COINS ADV | Yes | Advantage | Standard Select - Walgreens | N/A | N/A | Coins | Coins | Coins | Coins | Coins | Coins | Coins | Coins | 2.5 |
| CP COINS ADV | Yes | Advantage | Standard Select - Walgreens | N/A | N/A | Coins | Coins | Coins | Coins | Coins | Coins | Coins | Coins | 2.5 |

The Essential PDL Rx plan "Coins ES" has a $\$ 150$ minimum on tier 3 and a $\$ 300$ minimum on tier 4
** When utilizing the RX6 ADV design for PROformance Plans, a tier 3 coinsurance with a $\$ 75$ minimum and a Tier 4 coinsurance with a $\$ 150$ minimum will be applied
*** When utilizing the RX8 ADV plan design an rx deductible applies to T3 or T4
All Savers plan options key

| LX | Minor Lab/X-ray covered at Deductible then Coinsurance |
| :---: | :---: |
| i | \% of coinsurance |
| Rx10 | Rx Copay after Deductible |
| Nav | Plan is available on the Navigate network. Ex: NavE2000i80LX21 |
| Char | Plan is available on the Charter network. Ex: CharE2000i80LX21 |
| Cn | Plan is available on the CORE network. Ex: CnE2000i80LX21 |
| Lib | Plan is available on the Liberty network. Ex: LibE2000i80LX21 |
| Fr | Plan is available on the Freedom network. Ex: FrE2000i80LX21 |
| Met | Plan is available on the Metro network. Ex: MetE2000i80LX21 |
| Sel | Plan is available on the Select network. Ex: SelE2000i80LX21 |
| X | Out of Pocket for one person max \$6,550 |
| ES | Plan is paired with the Essential Rx PDL |
| CP | Plan is paired with the Core Plus Preventive Medication List |

## All Savers ${ }^{\circledR}$ Alternate Funding

Benefit Plan Designs
All Savers plan options key

21
2021 Plan
B
Pharmacy Retail on the Broad Network

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[^0]:    ' "Emb" means once an individual meets his or her portion of the plan coverage, services are paid for that person without the entire family amount being met. "Non-Emb" means no covered family member will satisfy an individual portion until the entire family amount is met. "OOPM Emb" means once an individual meets his or her portion of the OOP, services are paid for that person without the full OOP amount being met.
    ${ }^{2}$ EPO plans exclude coverage for services provided by Out-of-Network Providers with the exception of (1) Services performed in a Network Facility by an out-of-network pathologist, emergency room physician, anesthesiologist, radiologist or assistant surgeons; and (2) Services performed under the Emergency Care benefit.
    ${ }^{3}$ With the HP2000X21/HE2000X21/NavHE2000X21/CharHE2000X21/CnHP2000X21/CnHE2000X21 family plans, the Out-of-Pocket for 1 person is capped at $\$ 6,550$ and $\$ 8,000$ for amily.
    ${ }^{4}$ If there are copayments on HSA plans, they will be required after the deductible has been met and will continue to be required until the annual out-of-pocket maximum is met.
    Navigate and Charter plans require PCP designation upon enrollment and referrals for certain services. Failure to obtain a referral may result in either non-payment of claims or a reduction in benefits.
    ${ }^{6}$ This tier of benefits applies to UnitedHealth Premium Tier 1 Designated Providers. Please visit myallsavers.com for details
    ${ }^{7}$ This tier of benefits applies to physicians in specialties where there is no UnitedHealth Premium Program and for physicians who are not UnitedHealth Premium Tier 1 Designated.
    ${ }^{8}$ When selecting multiple Traditional (Choice, Choice Plus, Core, Core Essential, Liberty, Freedom, Metro, Select, Select Plus, Navigate, Charter) category plans, the LX PPO and EPO plans cannot be offered in combination with non-LX PPO and EPO Plans.
    ${ }^{9}$ The Charter category of plans are available in these Texas counties: Brazoria, Brewster, Collin, Culberson, Dallas, Denton, El Paso, Ellis, Fannin, Fort Bend, Galveston, Harris, Hunt Johnson, Montgomery, Parker, Reeves, Rockwall, Tarrant, Lubbock, Hale and Hockley.
    ${ }^{10}$ All Savers plans on the Core and Core Essential Networks are available in these Texas counties: Bailey, Castro, Collingsworth, Childress, Cochran, Crosby, Deaf Smith, Floyd, Gaines, Gray, Hansford, Hardeman, Hemphill, Hutchinson, Knox, Lynn, Moore, Ochiltree, Parmer, Potter, Randall, Swisher, Wheeler and Yoakum.
    ${ }^{11}$ Traditional PPO/EPO/HSA (Choice, Choice Plus, Core, Core Essential, Liberty, Freedom, Metro, Select, Select Plus, Navigate, Charter), Proformance, Premier Proformance Personal Protect categories of plans are available with the Essential PDL or Advantage PDL. The two PDL's cannot be combined in these plan categories.
    ${ }^{12}$ Traditional PPO and EPO (Choice, Choice Plus, Core, Core Essential, Liberty, Freedom, Metro, Select, Select Plus, Navigate, Charter) are available in the non-LX version with the benefit covered at 100 percent coinsurance.

    All plans may not be available in all markets. Plan availability is subject to change and is controlled via the quoting process on myallsavers.com.

[^1]:    Administrative senvices provided by United HealthCare Services, Inc. or their affiliates. Stop-loss insurance is underwritten by All Savers Insurance Company (except $\mathrm{MA}, \mathrm{MN}$ and NJ ), UnitedHealthcare Insurance Company in MA and MN, and UnitedHealthcare Life Insurance Company in NJ. 3100 AMS Blvd., Green Bay, WI 54313, 1-800-291-2634
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