

| Benefit | Tier I | Tier II | Tier III (Out-of-Network) |
|---|---|---------------------|---------------------------|
| Out-of-Pocket Maximum Individual | \$6,600 (includes eligible charges from Tiers I & II combined) | | Not Applicable |
| Family | \$13,200 (includes eligible charges from Tiers I & II combined) | | |
| Deductible (must be met for all services) | \$0 | \$300 per enrollee* | \$400 per enrollee* |

Hospital Services (Percentages listed represent how much is covered by the plan)

| | | | |
|-----------------------------|-------------------------------|---|---|
| Emergency Room Services | \$200 copayment per visit | \$200 copayment per visit | \$200 copayment per visit |
| Hospitalization | \$250 copayment per admission | 80% of network charges after \$300 copayment per admission* | 60% of allowable charges \$400 copayment per admission |
| Alcohol and Substance Abuse | \$250 copayment per admission | 80% of network charges after \$300 copayment per admission* | 60% of allowable charges \$400 copayment per admission |
| Psychiatric Admission | \$250 copayment per admission | 80% of network charges after \$300 copayment per admission* | 60% of allowable charges \$400 copayment per admission |
| Outpatient Surgery | \$150 copayment per visit | 80% of network charges after \$150 copayment* | 60% of allowable charges \$150 copayment* |
| Nursing Facility | 100% covered | 80% of network charges* | Not covered |
| Diagnostic Lab and X-ray | 100% covered | 80% of network charges* | 60% of allowable charges* |

Transplant Services

| | | | |
|------------------------------|---|--|--|
| Organ and Tissue Transplants | Tier I: 100% covered. Tier II: 80% of network charges. Tier III: Not covered. To assure coordination of care, the transplant candidate must contact your plan provider prior to beginning evaluation services. | | |
|------------------------------|---|--|--|

Professional and Other Services

| | | | |
|--|------------------------|-------------------------|---------------------------|
| Well-Child Care/Well-Baby Visits | 100% covered | 100% covered | Not covered |
| Inpatient Office Visits | \$20 copayment | 80% of network charges* | 60% of allowable charges* |
| Outpatient Office Visits | \$20 copayment | 80% of network charges* | 60% of allowable charges* |
| Podiatry | \$10 copayment | Not covered | Not covered |
| Outpatient Psychiatric and Substance Abuse | \$20 copayment | 80% of network charges* | 60% of allowable charges* |
| Medical Equipment | 80% of network charges | 80% of network charges* | 60% of allowable charges* |
| Home Health Care | \$15 copayment | 80% of network charges* | Not covered |

Prescription Drugs

Preventive Prescription Drugs – \$0

| | Tier I | Tier II | Tier III |
|--------------------------------------|--------|---------|----------|
| Generic (30-day supply) | \$10 | \$20 | \$40 |
| Generic (90-day supply) | \$20 | \$40 | \$80 |
| Brand Name Choice (90-day supply)*** | \$10 | \$20 | \$40 |

A plan year deductible must be met before Tier II and Tier III plan benefits apply. Benefit limits are measured on a plan year basis. Significant out-of-network services may significantly increase your out-of-pocket expense. Amounts over the plan's allowable charges count toward your plan year out-of-pocket maximum; this varies by plan and geographic region.

Prescriptions received at CVS Caremark® Pharmacy or through CVS Caremark® Mail Service Pharmacy.