### HEALTHCARE FSA

<table>
<thead>
<tr>
<th>Benefit</th>
<th>In Network - Employee Pays</th>
<th>Out of Network*** - Employee Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ANNUAL DEDUCTIBLE</strong></td>
<td>$4,000 Individual</td>
<td>$8,000 Individual</td>
</tr>
<tr>
<td>(Integrated Deductible &amp; OPM)</td>
<td>$8,000 Individual w/in Family deductible</td>
<td>$16,000 Individual w/in Family deductible</td>
</tr>
<tr>
<td><strong>ANNUAL OUT-OF-POCKET MAXIMUM</strong></td>
<td>$6,750 Individual</td>
<td>$8,000 Individual</td>
</tr>
<tr>
<td>(INCLUDING DEDUCTIBLE)</td>
<td>$13,500 Family</td>
<td>$16,000 Individual</td>
</tr>
<tr>
<td>(Integrated Deductible &amp; OPM)</td>
<td>$8,550 Individual w/in Family</td>
<td>$27,000 Family</td>
</tr>
<tr>
<td>Plan pays 100% of eligible expenses after this amount has been satisfied.</td>
<td>Plan pays 100% of eligible expenses after this amount has been satisfied.</td>
<td></td>
</tr>
</tbody>
</table>

### LIFETIME MAXIMUM BENEFIT

<table>
<thead>
<tr>
<th>Benefit</th>
<th>In Network - Employee Pays</th>
<th>Out of Network*** - Employee Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>UNLIMITED</strong></td>
<td>Unlimited</td>
<td>Unlimited</td>
</tr>
</tbody>
</table>

### OFFICE VISITS

- **Innovation Health Facility**: 40% after deductible
- **Choice POS II facility**: 50% after deductible

### LAB X-RAY DIAGNOSTICS

- **Innovation Health Facility**: 40% after deductible
- **Choice POS II facility**: 50% after deductible

### PREVENTIVE CARE

- **Adult routine care**: covered at 100% (not subject to deductible); limit 1 per calendar year. Coverage for enhanced women's health benefits at 100%. Contact plan for specifics.

### HOSPITAL CARE

- **Inpatient**
  - **Innovation Health Facility**: 40% after deductible
  - **Choice POS II facility**: 50% after deductible
- **Outpatient**
  - **Innovation Health Facility**: 40% after deductible
  - **Choice POS II facility**: 50% after deductible

### EMERGENCY CARE

- **In-area**
  - **Innovation Health Facility**: 40% after deductible
  - **Choice POS II facility**: 50% after deductible
- **Out-of-area**
  - 50% after deductible

### PRESCRIPTIONS

- **Retail**
  - After deductible, 50% generics, 50% brand and 50% non-formulary brand. Certain preventive drugs not subject to deductible.****
- **Mail-Order**
  - After deductible, 50% generics, 50% brand and 50% non-formulary brand. Certain preventive drugs not subject to deductible.****

### MENTAL HEALTH

- **Inpatient**
  - **Innovation Health Facility**: 40% after deductible
  - **Choice POS II facility**: 50% after deductible
- **Outpatient**
  - **Innovation Health Facility**: 40% after deductible
  - **Choice POS II facility**: 50% after deductible

### SUBSTANCE ABUSE

- **Inpatient Detox and Rehab**
  - **Innovation Health Facility**: 40% after deductible
  - **Choice POS II facility**: 50% after deductible
- **Outpatient**
  - **Innovation Health Facility**: 40% after deductible
  - **Choice POS II facility**: 50% after deductible

### CHIROPRACTIC

- **Innovation Health Facility**: 40% after deductible
- **Choice POS II facility**: 50% after deductible

### DURABLE MEDICAL EQUIPMENT

- **Innovation Health Facility**: 40% after deductible
- **Choice POS II facility**: 50% after deductible

### HEARING AIDS

- **Innovation Health Facility**: 40% after deductible
- **Choice POS II facility**: 50% after deductible

### VISION EXAMS

- Not covered

### EYEWEAR

- Not covered

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**Note:**
- APO/FPO addresses are not eligible for HSA plan set-up. A physical U.S. address must be provided.
- The family deductible is an aggregate deductible where you must satisfy entire deductible before the plan pays benefits for any member.
- Out-of-Network benefits based on Usual, Reasonable, and Customary (URC) charges for the specific service in that geographic region.
- Prescription Drugs are administered by Express Scripts (ESI).

Information contained in the summary is designed for general reference only. If there is any conflict between this benefit summary and the plan document/certificate, the plan document/certificate governs.