

High Deductible Health Plan Options

Our High Deductible Health Plans are all about choice and control. That's why we offer several plan options. You decide the deductible and coinsurance levels that are right for you.

| In-or Out-of-Network | HDHP | | HDHP | | HDHP | | HDHP | | HDHP | | HDHP | |
|--------------------------------------|---------|----------|----------|----------|----------|----------|----------|----------|---------|----------|---------|----------|
| | In | Out | In | Out | In | Out | In | Out | In | Out | In | Out |
| Deductible Single Coverage | \$1,500 | \$2,000 | \$2,000 | \$2,500 | \$2,750 | \$3,500 | \$5,000 | \$5,000 | \$2,750 | \$3,500 | \$3,750 | \$4,250 |
| Deductible Family Coverage | \$3,000 | \$4,000 | \$4,000 | \$5,000 | \$5,500 | \$7,000 | \$10,000 | \$10,000 | \$5,500 | \$7,000 | \$7,500 | \$8,500 |
| Coinsurance | 80% | 60% | 80% | 60% | 80% | 60% | 100% | 60% | 100% | 60% | 100% | 60% |
| Coinsurance Max | | | | | | | | | | | | |
| Single | \$3,000 | \$7,000 | \$3,000 | \$7,500 | \$2,250 | \$6,500 | N/A | \$5,000 | N/A | \$6,500 | N/A | \$5,750 |
| Family | \$6,000 | \$14,000 | \$6,000 | \$15,000 | \$4,500 | \$13,000 | N/A | \$10,000 | N/A | \$13,000 | N/A | \$11,500 |
| Out-of-Pocket Max | | | | | | | | | | | | |
| Single | \$4,500 | \$9,000 | \$5,000 | \$10,000 | \$5,000 | \$10,000 | \$5,000 | \$10,000 | \$2,750 | \$10,000 | \$3,750 | \$10,000 |
| Family | \$9,000 | \$18,000 | \$10,000 | \$20,000 | \$10,000 | \$20,000 | \$10,000 | \$20,000 | \$5,500 | \$20,000 | \$7,500 | \$20,000 |

All plans have an in-network and out-of-network deductible for both single and family coverage. For family coverage, each deductible is a combined deductible for all covered family members. After a deductible is met, we pay according to the corresponding coinsurance amount. Each plan has a different coinsurance amount for in-network providers and out-of-network providers. When covered members use in-network providers and hospitals, their out-of-pocket costs are lower and their deductible also applies to their out-of-pocket maximum. Routine preventive office services, such as well-baby/child care, immunizations, annual physicals, Pap smears, routine GYN exams and prostate screenings, are covered in-network by a \$15 copayment. Your health plan may not cover some services outside of the network. Reading your schedule of benefits will help you know exactly what is covered by your plan.

Dual Options

Choosing the right plan can be a tough choice. That's why we will offer certain combinations of our HDHP and Series II CarolinaADVANTAGE plans for employers with 2-50 employees. All plans are pre-packaged options. By selecting one of the options shown below, employees can choose the coverage that works best for them.

| HDHP 80/60 - \$1500 | HDHP 80/60 - \$2000 | HDHP 80/60 - \$2750 | HDHP 100/60 - \$5000 | HDHP 100/60 - \$2750 | HDHP 100/60 - \$3750 |
|---------------------------|---------------------------|---------------------------|---------------------------|-------------------------|-------------------------|
| Series II 80/60 \$750 | Series II 80/60 \$750 | Series II 80/60 \$750 | Series II 80/60 \$1500 | Series II 80/60 \$250 | Series II 80/60 \$250 |
| Series II 80/60 \$1000 | Series II 80/60 \$1000 | Series II 80/60 \$1000 | Series II 80/60 \$2000 | Series II 80/60 \$500 | Series II 80/60 \$500 |
| | Series II 80/60 \$1500 | Series II 80/60 \$1500 | Series II 80/60 \$2500 | Series II 80/60 \$750 | Series II 80/60 \$750 |
| | | | | Series II 80/60 \$1000 | Series II 80/60 \$1000 |
| | | | | Series II 80/60 \$1500 | Series II 80/60 \$1500 |
| | | | | Series II 80/60 \$2000 | Series II 80/60 \$2000 |
| | | | | Series II 80/60 \$2500 | Series II 80/60 \$2500 |
| Series II 70/50 \$750 | Series II 70/50 \$750 | Series II 70/50 \$750 | Series II 70/50 \$1500 | Series II 70/50 \$750 | Series II 70/50 \$750 |
| | Series II 70/50 \$1000 | Series II 70/50 \$1000 | Series II 70/50 \$2000 | Series II 70/50 \$1000 | Series II 70/50 \$1000 |
| | | Series II 70/50 \$1500 | Series II 70/50 \$2500 | Series II 70/50 \$1500 | Series II 70/50 \$1500 |
| | | | | Series II 70/50 \$2000 | Series II 70/50 \$2000 |
| | | | | Series II 70/50 \$2500 | Series II 70/50 \$2500 |
| 3 | 5 | 6 | 6 | 12 | 12 |

For groups with over 51 eligible employees, the dual option choices are flexible on a case-by-case basis.