

New Benefit Plan Option

Beginning January 1, 2010, Inclusive Health will be offering a new benefit plan option. An additional PPO plan is being added with a \$3,500 deductible. It includes all of the same benefits as the \$1,000 and \$2,500 deductible PPO plans but with a higher deductible and lower premium rates.

We have also re-named our plans to reflect these changes:

PPO 1000 – PPO plan with a \$1000 deductible – *HIGHEST MONTHLY PREMIUM*

PPO 2500 -- PPO plan with a \$2500 deductible

NEW: PPO 3500 -- PPO plan with a \$3500 deductible

High-Deductible 5000 – High Deductible health plan with a \$5000 deductible – *LOWEST MONTHLY PREMIUM*

The benefit plan chart below shows a complete comparison of the plan options that will be available starting January 1, 2010:



Coverage Options

Choose the plan that best fits your budget. For more info, visit us online at InclusiveHealth.org or call 866-665-2117.

| Coverage options and details | PPO 1000 | PPO 2500 | PPO 3500 | High-Deductible 5000 |
|------------------------------|--|--|--|--|
| Annual deductible | \$1,000 | \$2,500 | \$3,500 | \$5,000 |
| Coinsurance | 80% in-network 50% out-of-network | 80% in-network 50% out-of-network | 80% in-network 50% out-of-network | 100% in-network 100% out-of-network |
| Annual out-of-pocket maximum | \$2,000 in-network \$4,000 out-of-network | \$4,000 in-network \$5,000 out-of-network | \$6,000 in-network \$7,000 out-of-network | \$5,000 in-network \$5,000 out-of-network |
| Lifetime benefit maximum | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 |