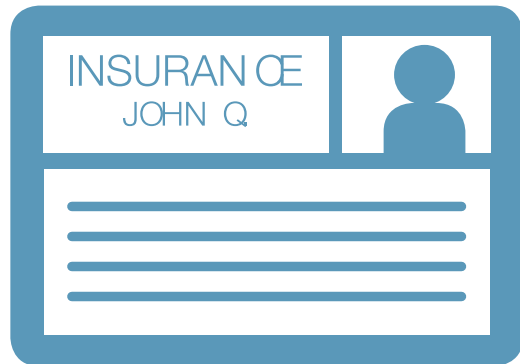


HOW YOU AND YOUR INSURER SHARE COSTS

JOHN Q.

Age: 26
Income: \$15,000
Tax Credits: \$200 per month



JOHN USES
THE FOLLOWING
HEALTH SERVICES
IN 2015

ESTIMATED COST

\$400 DEDUCTIBLE



Doctors Visits



Prescription
Drugs



ER Visit

\$45

3 visits
\$15/ea

\$200

\$150

100%

COPAY

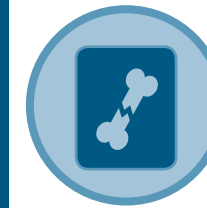
100%

COPAY

100%

COPAY

COVERAGE KICKS IN



X Ray
Services



Specialist

\$1,000

\$100

4 visits
\$25/ea

80%

COINSURANCE

100%

COPAY

OUT-OF-POCKET REACHED



Hospitalization

\$10,000

100%

COPAY

PLAN DETAILS

\$75 MONTHLY PREMIUM AFTER TAX CREDITS

\$400 DEDUCTIBLE

\$700 OUT-OF-POCKET MAXIMUM

WHO PAYS



JOHN/YOU



INSURER