

WA Preferred Choice creditable coverage status

Effective Date: 01/01/2023

The Centers for Medicare & Medicaid Services (CMS) requires plan sponsors (employer groups) to disclose to Medicare Part D eligible active and retired employees and their spouses and dependents whether their coverage is “creditable” prescription drug coverage when compared to Medicare Part D.

This information is essential to an individual’s decision whether to enroll in a Medicare Part D prescription drug plan. Medicare eligible individuals whose prescription drug plan is deemed not creditable have an opportunity to join Medicare Part D during the annual enrollment period and may be eligible at other qualifying times.

Effective January 1, 2023, Premera has determined the creditable coverage status of the prescription drug coverage for Preferred Choice plans per CMS guidelines as shown below.

For more information on Medicare Part D click here: <http://www.cms.gov/CreditableCoverage/>

As a courtesy, we have tested our plans using actuarial tools to determine if the plans provide “creditable coverage.” These results do not constitute statements of actuarial opinion. The obligation to test plans and send notices to group members is the employer’s responsibility. Employers should consult their financial consultants and/or legal counsel to determine their obligations and whether the information presented is appropriate for the plans you’ve selected and implemented.

Preferred Choice creditable coverage results for CMS Medicare Part D thresholds for 2023

| Plan Name | Pharmacy Tiers/Description | 2023 Result |
|---|----------------------------|-------------|
| AGG HSA \$1500/20%/50%/\$4000 HERITAGE | HSA Standard 1 | CREDITABLE |
| AGG HSA \$1500/20%/50%/\$4000 HERITAGE PRIME | HSA Standard 1 | CREDITABLE |
| AGG HSA \$2500/20%/50%/\$5000 HERITAGE | HSA Standard 1 | CREDITABLE |
| AGG HSA \$2500/20%/50%/\$5000 HERITAGE PRIME | HSA Standard 1 | CREDITABLE |
| AGG HSA \$1500/20%/50%/\$4000 HERITAGE | HSA Standard 1 | CREDITABLE |
| AGG HSA \$1500/20%/50%/\$4000 HERITAGE PRIME | HSA Standard 1 | CREDITABLE |
| AGG HSA \$2500/20%/50%/\$5000 HERITAGE | HSA Standard 1 | CREDITABLE |
| AGG HSA \$2500/20%/50%/\$5000 HERITAGE PRIME | HSA Standard 1 | CREDITABLE |
| AGG HSA \$1500/20%/50%/\$4000 HERITAGE | HSA Standard 1 | CREDITABLE |
| AGG HSA \$1500/20%/50%/\$4000 HERITAGE PRIME | HSA Standard 1 | CREDITABLE |
| AGG HSA \$2500/20%/50%/\$5000 HERITAGE | HSA Standard 1 | CREDITABLE |
| AGG HSA \$2500/20%/50%/\$5000 HERITAGE PRIME | HSA Standard 1 | CREDITABLE |
| AGG HSA \$1500/20%/50%/\$4000 HERITAGE | HSA Standard 1 | CREDITABLE |
| AGG HSA \$1500/20%/50%/\$4000 HERITAGE PRIME | HSA Standard 1 | CREDITABLE |
| AGG HSA \$2500/20%/50%/\$5000 HERITAGE | HSA Standard 1 | CREDITABLE |
| AGG HSA \$2500/20%/50%/\$5000 HERITAGE PRIME | HSA Standard 1 | CREDITABLE |
| AGG HSA \$1500/20%/50%/\$4000 HERITAGE | HSA Standard 1 | CREDITABLE |
| AGG HSA \$1500/20%/50%/\$4000 HERITAGE PRIME | HSA Standard 1 | CREDITABLE |
| AGG HSA \$2500/20%/50%/\$5000 HERITAGE | HSA Standard 1 | CREDITABLE |
| AGG HSA \$2500/20%/50%/\$5000 HERITAGE PRIME | HSA Standard 1 | CREDITABLE |
| EMB HSA \$3000/20%/50%/\$5000 HERITAGE | HSA Standard 1 | CREDITABLE |
| EMB HSA \$3000/20%/50%/\$5000 HERITAGE PRIME | HSA Standard 1 | CREDITABLE |
| EMB HSA \$3500/20%/50%/\$5000 HERITAGE | HSA Standard 1 | CREDITABLE |
| EMB HSA \$3500/20%/50%/\$5000 HERITAGE PRIME | HSA Standard 1 | CREDITABLE |
| EMB HSA \$3000/20%/50%/\$5000 HERITAGE | HSA Standard 1 | CREDITABLE |
| EMB HSA \$3000/20%/50%/\$5000 HERITAGE PRIME | HSA Standard 1 | CREDITABLE |
| EMB HSA \$3500/20%/50%/\$5000 HERITAGE | HSA Standard 1 | CREDITABLE |
| EMB HSA \$3500/20%/50%/\$5000 HERITAGE PRIME | HSA Standard 1 | CREDITABLE |
| EMB HSA \$4000/20%/50%/\$5000 HERITAGE | HSA Standard 1 | CREDITABLE |
| EMB HSA \$4000/20%/50%/\$5000 HERITAGE PRIME | HSA Standard 1 | CREDITABLE |
| EMB HSA \$5,000/20%/50%/\$5500 HERITAGE | HSA Standard 1 | CREDITABLE |
| EMB HSA \$5,000/20%/50%/\$5500 HERITAGE PRIME | HSA Standard 1 | CREDITABLE |
| EMB HSA \$4000/20%/50%/\$5000 HERITAGE | HSA Standard 1 | CREDITABLE |
| EMB HSA \$4000/20%/50%/\$5000 HERITAGE PRIME | HSA Standard 1 | CREDITABLE |
| EMB HSA \$5,000/20%/50%/\$5500 HERITAGE | HSA Standard 1 | CREDITABLE |
| EMB HSA \$5,000/20%/50%/\$5500 HERITAGE PRIME | HSA Standard 1 | CREDITABLE |
| EMB HSA \$6,450/0%/50%/\$6450 HERITAGE | HSA Standard 2 | CREDITABLE |
| EMB HSA \$6,450/0%/50%/\$6450 HERITAGE PRIME | HSA Standard 2 | CREDITABLE |
| EMB HSA \$6,450/0%/50%/\$6450 HERITAGE | HSA Standard 2 | CREDITABLE |
| EMB HSA \$6,450/0%/50%/\$6450 HERITAGE PRIME | HSA Standard 2 | CREDITABLE |
| Peak Care EPO AGG HSA \$1500 | HSA Standard 1 | CREDITABLE |

[illegible]

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| Peak Care EPO EMB HSA \$2500 | HSA Standard 1 | CREDITABLE |
| Peak Care EPO EMB HSA \$3000 | HSA Standard 1 | CREDITABLE |
| Peak Care EPO AGG HSA \$1500 | HSA Standard 1 | CREDITABLE |
| Peak Care EPO EMB HSA \$2500 | HSA Standard 1 | CREDITABLE |
| Peak Care EPO EMB HSA \$3000 | HSA Standard 1 | CREDITABLE |
| Peak Care EPO AGG HSA \$1500 | HSA Standard 1 | CREDITABLE |
| Peak Care EPO EMB HSA \$2500 | HSA Standard 1 | CREDITABLE |
| Peak Care EPO EMB HSA \$3000 | HSA Standard 1 | CREDITABLE |
| Peak Care EPO AGG HSA \$1500 | HSA Standard 1 | CREDITABLE |
| Peak Care EPO EMB HSA \$2500 | HSA Standard 1 | CREDITABLE |
| Peak Care EPO EMB HSA \$3000 | HSA Standard 1 | CREDITABLE |
| HPN \$1,000/20%/NA/\$4500/\$25 | \$10/\$25/\$45 | CREDITABLE |
| HPN \$2,000/20%/NA/\$5000/\$30 | \$10/\$25/\$45 | CREDITABLE |
| PPO \$250/10%/30%/\$3000/\$20 HERITAGE | \$10/\$25/\$45 | CREDITABLE |
| PPO \$250/10%/30%/\$3000/\$20 HERITAGE PRIME | \$10/\$25/\$45 | CREDITABLE |
| PPO \$500/20%/50%/\$4000/\$20 HERITAGE | \$10/\$25/\$45 | CREDITABLE |
| PPO \$500/20%/50%/\$4000/\$20 HERITAGE PRIME | \$10/\$25/\$45 | CREDITABLE |
| PPO \$750/20%/50%/\$4500/\$25 HERITAGE | \$10/\$25/\$45 | CREDITABLE |
| PPO \$750/20%/50%/\$4500/\$25 HERITAGE PRIME | \$10/\$25/\$45 | CREDITABLE |
| PPO \$1,000/20%/NA/\$4500/\$25 HERITAGE | \$10/\$25/\$45 | CREDITABLE |
| PPO \$1,000/20%/NA/\$4500/\$25 HERITAGE PRIME | \$10/\$25/\$45 | CREDITABLE |
| PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE | \$10/\$25/\$45 | CREDITABLE |
| PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE PRIME | \$10/\$25/\$45 | CREDITABLE |
| PPO \$2000/20%/50%/\$5000/\$30 HERITAGE | \$10/\$25/\$45 | CREDITABLE |
| PPO \$2000/20%/50%/\$5000/\$30 HERITAGE PRIME | \$10/\$25/\$45 | CREDITABLE |
| PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE | \$10/\$25/\$45 | CREDITABLE |
| PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE PRIME | \$10/\$25/\$45 | CREDITABLE |
| PPO \$3000/30%/50%/\$6000/\$35 HERITAGE | \$10/\$25/\$45 | CREDITABLE |
| PPO \$3000/30%/50%/\$6000/\$35 HERITAGE PRIME | \$10/\$25/\$45 | CREDITABLE |
| PPO \$4000/30%/50%/\$6000/\$35 HERITAGE | \$10/\$25/\$45 | CREDITABLE |
| PPO \$4000/30%/50%/\$6000/\$35 HERITAGE PRIME | \$10/\$25/\$45 | CREDITABLE |
| PPO \$5000/30%/50%/\$6500/\$35 HERITAGE | \$10/\$25/\$45 | CREDITABLE |
| PPO \$5000/30%/50%/\$6500/\$35 HERITAGE PRIME | \$10/\$25/\$45 | CREDITABLE |
| PPO \$6350/30%/50%/\$7000/\$40 HERITAGE | \$10/\$25/\$45 | CREDITABLE |
| PPO \$6350/30%/50%/\$7000/\$40 HERITAGE PRIME | \$10/\$25/\$45 | CREDITABLE |
| Peak Care EPO \$0 | \$10/\$25/\$45 | CREDITABLE |
| Peak Care EPO \$100 | \$10/\$25/\$45 | CREDITABLE |
| Peak Care EPO \$250 | \$10/\$25/\$45 | CREDITABLE |
| Peak Care EPO \$500 | \$10/\$25/\$45 | CREDITABLE |
| Peak Care EPO \$1000 | \$10/\$25/\$45 | CREDITABLE |
| Peak Care EPO \$1500 | \$10/\$25/\$45 | CREDITABLE |
| Peak Care EPO \$2000 | \$10/\$25/\$45 | CREDITABLE |

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| Peak Care EPO \$3000 | \$10/\$25/\$45 | CREDITABLE |
| Peak Care EPO \$4000 | \$10/\$25/\$45 | CREDITABLE |
| HPN \$1,000/20%/NA/\$4500/\$25 | \$15/\$30/\$50 | CREDITABLE |
| HPN \$2,000/20%/NA/\$5000/\$30 | \$15/\$30/\$50 | CREDITABLE |
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| PPO \$250/10%/30%/\$3000/\$20 HERITAGE PRIME | \$15/\$30/\$50 | CREDITABLE |
| PPO \$500/20%/50%/\$4000/\$20 HERITAGE | \$15/\$30/\$50 | CREDITABLE |
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| PPO \$750/20%/50%/\$4500/\$25 HERITAGE PRIME | \$15/\$30/\$50 | CREDITABLE |
| PPO \$1,000/20%/NA/\$4500/\$25 HERITAGE | \$15/\$30/\$50 | CREDITABLE |
| PPO \$1,000/20%/NA/\$4500/\$25 HERITAGE PRIME | \$15/\$30/\$50 | CREDITABLE |
| PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE | \$15/\$30/\$50 | CREDITABLE |
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| PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE PRIME | \$15/\$30/\$50 | CREDITABLE |
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| PPO \$3000/30%/50%/\$6000/\$35 HERITAGE PRIME | \$15/\$30/\$50 | CREDITABLE |
| PPO \$4000/30%/50%/\$6000/\$35 HERITAGE | \$15/\$30/\$50 | CREDITABLE |
| PPO \$4000/30%/50%/\$6000/\$35 HERITAGE PRIME | \$15/\$30/\$50 | CREDITABLE |
| PPO \$4000/30%/50%/\$6000/\$35 HERITAGE | \$15/\$30/\$50 | CREDITABLE |
| PPO \$4000/30%/50%/\$6000/\$35 HERITAGE PRIME | \$15/\$30/\$50 | CREDITABLE |
| PPO \$5000/30%/50%/\$6500/\$35 HERITAGE | \$15/\$30/\$50 | CREDITABLE |
| PPO \$5000/30%/50%/\$6500/\$35 HERITAGE PRIME | \$15/\$30/\$50 | CREDITABLE |
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| Peak Care EPO \$100 | \$15/\$30/\$50 | CREDITABLE |
| Peak Care EPO \$250 | \$15/\$30/\$50 | CREDITABLE |
| Peak Care EPO \$500 | \$15/\$30/\$50 | CREDITABLE |
| Peak Care EPO \$1000 | \$15/\$30/\$50 | CREDITABLE |
| Peak Care EPO \$1500 | \$15/\$30/\$50 | CREDITABLE |
| Peak Care EPO \$2000 | \$15/\$30/\$50 | CREDITABLE |
| Peak Care EPO \$3000 | \$15/\$30/\$50 | CREDITABLE |
| Peak Care EPO \$4000 | \$15/\$30/\$50 | CREDITABLE |
| HPN \$1,000/20%/NA/\$4500/\$25 | \$15/\$35 | CREDITABLE |
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| PPO \$500/20%/50%/\$4000/\$20 HERITAGE | \$15/\$35 | CREDITABLE |

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| PPO \$500/20%/50%/\$4000/\$20 HERITAGE PRIME | \$15/\$35 | CREDITABLE |
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| PPO \$750/20%/50%/\$4500/\$25 HERITAGE PRIME | \$15/\$35 | CREDITABLE |
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| PPO \$1,000/20%/NA/\$4500/\$25 HERITAGE PRIME | \$15/\$35 | CREDITABLE |
| PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE | \$15/\$35 | CREDITABLE |
| PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE PRIME | \$15/\$35 | CREDITABLE |
| PPO \$2000/20%/50%/\$5000/\$30 HERITAGE | \$15/\$35 | CREDITABLE |
| PPO \$2000/20%/50%/\$5000/\$30 HERITAGE PRIME | \$15/\$35 | CREDITABLE |
| PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE | \$15/\$35 | CREDITABLE |
| PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE PRIME | \$15/\$35 | CREDITABLE |
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| PPO \$3000/30%/50%/\$6000/\$35 HERITAGE PRIME | \$15/\$35 | CREDITABLE |
| PPO \$4000/30%/50%/\$6000/\$35 HERITAGE | \$15/\$35 | CREDITABLE |
| PPO \$4000/30%/50%/\$6000/\$35 HERITAGE PRIME | \$15/\$35 | CREDITABLE |
| PPO \$5000/30%/50%/\$6500/\$35 HERITAGE | \$15/\$35 | CREDITABLE |
| PPO \$5000/30%/50%/\$6500/\$35 HERITAGE PRIME | \$15/\$35 | CREDITABLE |
| PPO \$6350/30%/50%/\$7000/\$40 HERITAGE | \$15/\$35 | CREDITABLE |
| PPO \$6350/30%/50%/\$7000/\$40 HERITAGE PRIME | \$15/\$35 | CREDITABLE |
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| Peak Care EPO \$100 | \$15/\$35 | CREDITABLE |
| Peak Care EPO \$250 | \$15/\$35 | CREDITABLE |
| Peak Care EPO \$500 | \$15/\$35 | CREDITABLE |
| Peak Care EPO \$1000 | \$15/\$35 | CREDITABLE |
| Peak Care EPO \$1500 | \$15/\$35 | CREDITABLE |
| Peak Care EPO \$2000 | \$15/\$35 | CREDITABLE |
| Peak Care EPO \$3000 | \$15/\$35 | CREDITABLE |
| Peak Care EPO \$4000 | \$15/\$35 | CREDITABLE |
| HPN \$1,000/20%/NA/\$4500/\$25 | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| HPN \$2,000/20%/NA/\$5000/\$30 | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$250/10%/30%/\$3000/\$20 HERITAGE | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$250/10%/30%/\$3000/\$20 HERITAGE PRIME | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$500/20%/50%/\$4000/\$20 HERITAGE | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$500/20%/50%/\$4000/\$20 HERITAGE PRIME | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$750/20%/50%/\$4500/\$25 HERITAGE | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$750/20%/50%/\$4500/\$25 HERITAGE PRIME | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$1,000/20%/NA/\$4500/\$25 HERITAGE | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$1,000/20%/NA/\$4500/\$25 HERITAGE PRIME | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |

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| PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE PRIME | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$2000/20%/50%/\$5000/\$30 HERITAGE | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$2000/20%/50%/\$5000/\$30 HERITAGE PRIME | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE PRIME | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$3000/30%/50%/\$6000/\$35 HERITAGE | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$3000/30%/50%/\$6000/\$35 HERITAGE PRIME | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$4000/30%/50%/\$6000/\$35 HERITAGE | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$4000/30%/50%/\$6000/\$35 HERITAGE PRIME | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$5000/30%/50%/\$6500/\$35 HERITAGE | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$5000/30%/50%/\$6500/\$35 HERITAGE PRIME | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$6350/30%/50%/\$7000/\$40 HERITAGE | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$6350/30%/50%/\$7000/\$40 HERITAGE PRIME | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| Peak Care EPO \$0 | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| Peak Care EPO \$100 | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| Peak Care EPO \$250 | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| Peak Care EPO \$500 | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| Peak Care EPO \$1000 | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| Peak Care EPO \$1500 | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| Peak Care EPO \$2000 | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| Peak Care EPO \$3000 | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| Peak Care EPO \$4000 | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| HPN \$1,000/20%/NA/\$4500/\$25 | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| HPN \$2,000/20%/NA/\$5000/\$30 | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$250/10%/30%/\$3000/\$20 HERITAGE | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$250/10%/30%/\$3000/\$20 HERITAGE PRIME | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$500/20%/50%/\$4000/\$20 HERITAGE | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$500/20%/50%/\$4000/\$20 HERITAGE PRIME | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$750/20%/50%/\$4500/\$25 HERITAGE | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$750/20%/50%/\$4500/\$25 HERITAGE PRIME | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$1,000/20%/NA/\$4500/\$25 HERITAGE | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$1,000/20%/NA/\$4500/\$25 HERITAGE PRIME | Essentials - \$10/\$25/\$45/30% | CREDITABLE |

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| PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE PRIME | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$2000/20%/50%/\$5000/\$30 HERITAGE | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$2000/20%/50%/\$5000/\$30 HERITAGE PRIME | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE PRIME | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$3000/30%/50%/\$6000/\$35 HERITAGE | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$3000/30%/50%/\$6000/\$35 HERITAGE PRIME | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$4000/30%/50%/\$6000/\$35 HERITAGE | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$4000/30%/50%/\$6000/\$35 HERITAGE PRIME | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$5000/30%/50%/\$6500/\$35 HERITAGE | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$5000/30%/50%/\$6500/\$35 HERITAGE PRIME | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$6350/30%/50%/\$7000/\$40 HERITAGE | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$6350/30%/50%/\$7000/\$40 HERITAGE PRIME | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| Peak Care EPO \$0 | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| Peak Care EPO \$100 | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| Peak Care EPO \$250 | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| Peak Care EPO \$500 | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| Peak Care EPO \$1000 | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| Peak Care EPO \$1500 | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| Peak Care EPO \$2000 | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| Peak Care EPO \$3000 | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| Peak Care EPO \$4000 | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| HPN \$1,000/20%/NA/\$4500/\$25 | \$150 -\$15/\$30/\$50 | CREDITABLE |
| HPN \$2,000/20%/NA/\$5000/\$30 | \$150 -\$15/\$30/\$50 | CREDITABLE |
| PPO \$250/10%/30%/\$3000/\$20 HERITAGE | \$150 -\$15/\$30/\$50 | CREDITABLE |
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| Peak Care EPO \$3000 | \$150 - \$15/\$30/\$50 | CREDITABLE |
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| PPO \$6350/30%/50%/\$7000/\$40 HERITAGE PRIME | \$15/\$30/\$50 | CREDITABLE |
| Peak Care EPO \$0 | \$15/\$30/\$50 | CREDITABLE |
| Peak Care EPO \$100 | \$15/\$30/\$50 | CREDITABLE |
| Peak Care EPO \$250 | \$15/\$30/\$50 | CREDITABLE |
| Peak Care EPO \$500 | \$15/\$30/\$50 | CREDITABLE |
| Peak Care EPO \$1000 | \$15/\$30/\$50 | CREDITABLE |

| | | |
|--|---|------------|
| Peak Care EPO \$1500 | \$15/\$30/\$50 | CREDITABLE |
| Peak Care EPO \$2000 | \$15/\$30/\$50 | CREDITABLE |
| Peak Care EPO \$3000 | \$15/\$30/\$50 | CREDITABLE |
| Peak Care EPO \$4000 | \$15/\$30/\$50 | CREDITABLE |
| HPN \$1,000/20%/NA/\$4500/\$25 | \$15/\$35 | CREDITABLE |
| HPN \$2,000/20%/NA/\$5000/\$30 | \$15/\$35 | CREDITABLE |
| PPO \$250/10%/30%/\$3000/\$20 HERITAGE | \$15/\$35 | CREDITABLE |
| PPO \$250/10%/30%/\$3000/\$20 HERITAGE PRIME | \$15/\$35 | CREDITABLE |
| PPO \$500/20%/50%/\$4000/\$20 HERITAGE | \$15/\$35 | CREDITABLE |
| PPO \$500/20%/50%/\$4000/\$20 HERITAGE PRIME | \$15/\$35 | CREDITABLE |
| PPO \$750/20%/50%/\$4500/\$25 HERITAGE | \$15/\$35 | CREDITABLE |
| PPO \$750/20%/50%/\$4500/\$25 HERITAGE PRIME | \$15/\$35 | CREDITABLE |
| PPO \$1,000/20%/NA/\$4500/\$25 HERITAGE | \$15/\$35 | CREDITABLE |
| PPO \$1,000/20%/NA/\$4500/\$25 HERITAGE PRIME | \$15/\$35 | CREDITABLE |
| PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE | \$15/\$35 | CREDITABLE |
| PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE PRIME | \$15/\$35 | CREDITABLE |
| PPO \$2000/20%/50%/\$5000/\$30 HERITAGE | \$15/\$35 | CREDITABLE |
| PPO \$2000/20%/50%/\$5000/\$30 HERITAGE PRIME | \$15/\$35 | CREDITABLE |
| PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE | \$15/\$35 | CREDITABLE |
| PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE PRIME | \$15/\$35 | CREDITABLE |
| PPO \$3000/30%/50%/\$6000/\$35 HERITAGE | \$15/\$35 | CREDITABLE |
| PPO \$3000/30%/50%/\$6000/\$35 HERITAGE PRIME | \$15/\$35 | CREDITABLE |
| PPO \$4000/30%/50%/\$6000/\$35 HERITAGE | \$15/\$35 | CREDITABLE |
| PPO \$4000/30%/50%/\$6000/\$35 HERITAGE PRIME | \$15/\$35 | CREDITABLE |
| PPO \$5000/30%/50%/\$6500/\$35 HERITAGE | \$15/\$35 | CREDITABLE |
| PPO \$5000/30%/50%/\$6500/\$35 HERITAGE PRIME | \$15/\$35 | CREDITABLE |
| PPO \$6350/30%/50%/\$7000/\$40 HERITAGE | \$15/\$35 | CREDITABLE |
| PPO \$6350/30%/50%/\$7000/\$40 HERITAGE PRIME | \$15/\$35 | CREDITABLE |
| Peak Care EPO \$0 | \$15/\$35 | CREDITABLE |
| Peak Care EPO \$100 | \$15/\$35 | CREDITABLE |
| Peak Care EPO \$250 | \$15/\$35 | CREDITABLE |
| Peak Care EPO \$500 | \$15/\$35 | CREDITABLE |
| Peak Care EPO \$1000 | \$15/\$35 | CREDITABLE |
| Peak Care EPO \$1500 | \$15/\$35 | CREDITABLE |
| Peak Care EPO \$2000 | \$15/\$35 | CREDITABLE |
| Peak Care EPO \$3000 | \$15/\$35 | CREDITABLE |
| Peak Care EPO \$4000 | \$15/\$35 | CREDITABLE |
| HPN \$1,000/20%/NA/\$4500/\$25 | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| HPN \$2,000/20%/NA/\$5000/\$30 | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$250/10%/30%/\$3000/\$20 HERITAGE | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$250/10%/30%/\$3000/\$20 HERITAGE PRIME | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |

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| PPO \$500/20%/50%/\$4000/\$20 HERITAGE | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$500/20%/50%/\$4000/\$20 HERITAGE PRIME | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$750/20%/50%/\$4500/\$25 HERITAGE | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$750/20%/50%/\$4500/\$25 HERITAGE PRIME | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$1,000/20%/NA/\$4500/\$25 HERITAGE | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$1,000/20%/NA/\$4500/\$25 HERITAGE PRIME | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE PRIME | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$2000/20%/50%/\$5000/\$30 HERITAGE | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$2000/20%/50%/\$5000/\$30 HERITAGE PRIME | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE PRIME | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$3000/30%/50%/\$6000/\$35 HERITAGE | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$3000/30%/50%/\$6000/\$35 HERITAGE PRIME | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$4000/30%/50%/\$6000/\$35 HERITAGE | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$4000/30%/50%/\$6000/\$35 HERITAGE PRIME | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$5000/30%/50%/\$6500/\$35 HERITAGE | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$5000/30%/50%/\$6500/\$35 HERITAGE PRIME | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$6350/30%/50%/\$7000/\$40 HERITAGE | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| PPO \$6350/30%/50%/\$7000/\$40 HERITAGE PRIME | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| Peak Care EPO \$0 | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| Peak Care EPO \$100 | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| Peak Care EPO \$250 | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| Peak Care EPO \$500 | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| Peak Care EPO \$1000 | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| Peak Care EPO \$1500 | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| Peak Care EPO \$2000 | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| Peak Care EPO \$3000 | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| Peak Care EPO \$4000 | Essentials - \$150 - \$15/\$60/\$100/50% | CREDITABLE |
| HPN \$1,000/20%/NA/\$4500/\$25 | Essentials - \$10/\$25/\$45/30% | CREDITABLE |

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|--|---------------------------------|------------|
| HPN \$2,000/20%/NA/\$5000/\$30 | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$250/10%/30%/\$3000/\$20 HERITAGE | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$250/10%/30%/\$3000/\$20 HERITAGE PRIME | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$500/20%/50%/\$4000/\$20 HERITAGE | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$500/20%/50%/\$4000/\$20 HERITAGE PRIME | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$750/20%/50%/\$4500/\$25 HERITAGE | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$750/20%/50%/\$4500/\$25 HERITAGE PRIME | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$1,000/20%/NA/\$4500/\$25 HERITAGE | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$1,000/20%/NA/\$4500/\$25 HERITAGE PRIME | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE PRIME | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$2000/20%/50%/\$5000/\$30 HERITAGE | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$2000/20%/50%/\$5000/\$30 HERITAGE PRIME | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE PRIME | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$3000/30%/50%/\$6000/\$35 HERITAGE | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$3000/30%/50%/\$6000/\$35 HERITAGE PRIME | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$4000/30%/50%/\$6000/\$35 HERITAGE | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$4000/30%/50%/\$6000/\$35 HERITAGE PRIME | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$5000/30%/50%/\$6500/\$35 HERITAGE | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$5000/30%/50%/\$6500/\$35 HERITAGE PRIME | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$6350/30%/50%/\$7000/\$40 HERITAGE | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| PPO \$6350/30%/50%/\$7000/\$40 HERITAGE PRIME | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| Peak Care EPO \$0 | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| Peak Care EPO \$100 | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| Peak Care EPO \$250 | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| Peak Care EPO \$500 | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| Peak Care EPO \$1000 | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| Peak Care EPO \$1500 | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| Peak Care EPO \$2000 | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| Peak Care EPO \$3000 | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| Peak Care EPO \$4000 | Essentials - \$10/\$25/\$45/30% | CREDITABLE |
| HPN \$1,000/20%/NA/\$4500/\$25 | \$150 - \$15/\$30/\$50 | CREDITABLE |
| HPN \$2,000/20%/NA/\$5000/\$30 | \$150 - \$15/\$30/\$50 | CREDITABLE |
| PPO \$250/10%/30%/\$3000/\$20 HERITAGE | \$150 - \$15/\$30/\$50 | CREDITABLE |
| PPO \$250/10%/30%/\$3000/\$20 HERITAGE PRIME | \$150 - \$15/\$30/\$50 | CREDITABLE |
| PPO \$500/20%/50%/\$4000/\$20 HERITAGE | \$150 - \$15/\$30/\$50 | CREDITABLE |
| PPO \$500/20%/50%/\$4000/\$20 HERITAGE PRIME | \$150 - \$15/\$30/\$50 | CREDITABLE |
| PPO \$750/20%/50%/\$4500/\$25 HERITAGE | \$150 - \$15/\$30/\$50 | CREDITABLE |
| PPO \$750/20%/50%/\$4500/\$25 HERITAGE PRIME | \$150 - \$15/\$30/\$50 | CREDITABLE |
| PPO \$1,000/20%/NA/\$4500/\$25 HERITAGE | \$150 - \$15/\$30/\$50 | CREDITABLE |
| PPO \$1,000/20%/NA/\$4500/\$25 HERITAGE PRIME | \$150 - \$15/\$30/\$50 | CREDITABLE |

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| PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE | \$150 - \$15/\$30/\$50 | CREDITABLE |
| PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE PRIME | \$150 - \$15/\$30/\$50 | CREDITABLE |
| PPO \$2000/20%/50%/\$5000/\$30 HERITAGE | \$150 - \$15/\$30/\$50 | CREDITABLE |
| PPO \$2000/20%/50%/\$5000/\$30 HERITAGE PRIME | \$150 - \$15/\$30/\$50 | CREDITABLE |
| PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE | \$150 - \$15/\$30/\$50 | CREDITABLE |
| PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE PRIME | \$150 - \$15/\$30/\$50 | CREDITABLE |
| PPO \$3000/30%/50%/\$6000/\$35 HERITAGE | \$150 - \$15/\$30/\$50 | CREDITABLE |
| PPO \$3000/30%/50%/\$6000/\$35 HERITAGE PRIME | \$150 - \$15/\$30/\$50 | CREDITABLE |
| PPO \$4000/30%/50%/\$6000/\$35 HERITAGE | \$150 - \$15/\$30/\$50 | CREDITABLE |
| PPO \$4000/30%/50%/\$6000/\$35 HERITAGE PRIME | \$150 - \$15/\$30/\$50 | CREDITABLE |
| PPO \$5000/30%/50%/\$6500/\$35 HERITAGE | \$150 - \$15/\$30/\$50 | CREDITABLE |
| PPO \$5000/30%/50%/\$6500/\$35 HERITAGE PRIME | \$150 - \$15/\$30/\$50 | CREDITABLE |
| PPO \$6350/30%/50%/\$7000/\$40 HERITAGE | \$150 - \$15/\$30/\$50 | CREDITABLE |
| PPO \$6350/30%/50%/\$7000/\$40 HERITAGE PRIME | \$150 - \$15/\$30/\$50 | CREDITABLE |
| Peak Care EPO \$0 | \$150 - \$15/\$30/\$50 | CREDITABLE |
| Peak Care EPO \$100 | \$150 - \$15/\$30/\$50 | CREDITABLE |
| Peak Care EPO \$250 | \$150 - \$15/\$30/\$50 | CREDITABLE |
| Peak Care EPO \$500 | \$150 - \$15/\$30/\$50 | CREDITABLE |
| Peak Care EPO \$1000 | \$150 - \$15/\$30/\$50 | CREDITABLE |
| Peak Care EPO \$1500 | \$150 - \$15/\$30/\$50 | CREDITABLE |
| Peak Care EPO \$2000 | \$150 - \$15/\$30/\$50 | CREDITABLE |
| Peak Care EPO \$3000 | \$150 - \$15/\$30/\$50 | CREDITABLE |
| Peak Care EPO \$4000 | \$150 - \$15/\$30/\$50 | CREDITABLE |
| HPN \$1,000/20%/NA/\$4500/\$25 | \$150 - \$15/\$35* | CREDITABLE |
| HPN \$2,000/20%/NA/\$5000/\$30 | \$150 - \$15/\$35* | CREDITABLE |
| PPO \$250/10%/30%/\$3000/\$20 HERITAGE | \$150 - \$15/\$35* | CREDITABLE |
| PPO \$250/10%/30%/\$3000/\$20 HERITAGE PRIME | \$150 - \$15/\$35* | CREDITABLE |
| PPO \$500/20%/50%/\$4000/\$20 HERITAGE | \$150 - \$15/\$35* | CREDITABLE |
| PPO \$500/20%/50%/\$4000/\$20 HERITAGE PRIME | \$150 - \$15/\$35* | CREDITABLE |
| PPO \$750/20%/50%/\$4500/\$25 HERITAGE | \$150 - \$15/\$35* | CREDITABLE |
| PPO \$750/20%/50%/\$4500/\$25 HERITAGE PRIME | \$150 - \$15/\$35* | CREDITABLE |
| PPO \$1,000/20%/NA/\$4500/\$25 HERITAGE | \$150 - \$15/\$35* | CREDITABLE |
| PPO \$1,000/20%/NA/\$4500/\$25 HERITAGE PRIME | \$150 - \$15/\$35* | CREDITABLE |
| PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE | \$150 - \$15/\$35* | CREDITABLE |
| PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE PRIME | \$150 - \$15/\$35* | CREDITABLE |
| PPO \$2000/20%/50%/\$5000/\$30 HERITAGE | \$150 - \$15/\$35* | CREDITABLE |
| PPO \$2000/20%/50%/\$5000/\$30 HERITAGE PRIME | \$150 - \$15/\$35* | CREDITABLE |
| PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE | \$150 - \$15/\$35* | CREDITABLE |
| PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE PRIME | \$150 - \$15/\$35* | CREDITABLE |
| PPO \$3000/30%/50%/\$6000/\$35 HERITAGE | \$150 - \$15/\$35* | CREDITABLE |
| PPO \$3000/30%/50%/\$6000/\$35 HERITAGE PRIME | \$150 - \$15/\$35* | CREDITABLE |
| PPO \$4000/30%/50%/\$6000/\$35 HERITAGE | \$150 - \$15/\$35* | CREDITABLE |

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| PPO \$4000/30%/50%/\$6000/\$35 HERITAGE PRIME | \$150 - \$15/\$35* | CREDITABLE |
| PPO \$5000/30%/50%/\$6500/\$35 HERITAGE | \$150 - \$15/\$35* | CREDITABLE |
| PPO \$5000/30%/50%/\$6500/\$35 HERITAGE PRIME | \$150 - \$15/\$35* | CREDITABLE |
| PPO \$6350/30%/50%/\$7000/\$40 HERITAGE | \$150 - \$15/\$35* | CREDITABLE |
| PPO \$6350/30%/50%/\$7000/\$40 HERITAGE PRIME | \$150 - \$15/\$35* | CREDITABLE |
| Peak Care EPO \$0 | \$150 - \$15/\$35* | CREDITABLE |
| Peak Care EPO \$100 | \$150 - \$15/\$35* | CREDITABLE |
| Peak Care EPO \$250 | \$150 - \$15/\$35* | CREDITABLE |
| Peak Care EPO \$500 | \$150 - \$15/\$35* | CREDITABLE |
| Peak Care EPO \$1000 | \$150 - \$15/\$35* | CREDITABLE |
| Peak Care EPO \$1500 | \$150 - \$15/\$35* | CREDITABLE |
| Peak Care EPO \$2000 | \$150 - \$15/\$35* | CREDITABLE |
| Peak Care EPO \$3000 | \$150 - \$15/\$35* | CREDITABLE |
| Peak Care EPO \$4000 | \$150 - \$15/\$35* | CREDITABLE |
| HPN \$1,000/20%/NA/\$4500/\$25 | \$300 - \$15/\$35* | CREDITABLE |
| HPN \$2,000/20%/NA/\$5000/\$30 | \$300 - \$15/\$35* | CREDITABLE |
| PPO \$250/10%/30%/\$3000/\$20 HERITAGE | \$300 - \$15/\$35* | CREDITABLE |
| PPO \$250/10%/30%/\$3000/\$20 HERITAGE PRIME | \$300 - \$15/\$35* | CREDITABLE |
| PPO \$500/20%/50%/\$4000/\$20 HERITAGE | \$300 - \$15/\$35* | CREDITABLE |
| PPO \$500/20%/50%/\$4000/\$20 HERITAGE PRIME | \$300 - \$15/\$35* | CREDITABLE |
| PPO \$750/20%/50%/\$4500/\$25 HERITAGE | \$300 - \$15/\$35* | CREDITABLE |
| PPO \$750/20%/50%/\$4500/\$25 HERITAGE PRIME | \$300 - \$15/\$35* | CREDITABLE |
| PPO \$1,000/20%/NA/\$4500/\$25 HERITAGE | \$300 - \$15/\$35* | CREDITABLE |
| PPO \$1,000/20%/NA/\$4500/\$25 HERITAGE PRIME | \$300 - \$15/\$35* | CREDITABLE |
| PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE | \$300 - \$15/\$35* | CREDITABLE |
| PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE PRIME | \$300 - \$15/\$35* | CREDITABLE |
| PPO \$2000/20%/50%/\$5000/\$30 HERITAGE | \$300 - \$15/\$35* | CREDITABLE |
| PPO \$2000/20%/50%/\$5000/\$30 HERITAGE PRIME | \$300 - \$15/\$35* | CREDITABLE |
| PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE | \$300 - \$15/\$35* | CREDITABLE |
| PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE PRIME | \$300 - \$15/\$35* | CREDITABLE |
| PPO \$3000/30%/50%/\$6000/\$35 HERITAGE | \$300 - \$15/\$35* | CREDITABLE |
| PPO \$3000/30%/50%/\$6000/\$35 HERITAGE PRIME | \$300 - \$15/\$35* | CREDITABLE |
| PPO \$4000/30%/50%/\$6000/\$35 HERITAGE | \$300 - \$15/\$35* | CREDITABLE |
| PPO \$4000/30%/50%/\$6000/\$35 HERITAGE PRIME | \$300 - \$15/\$35* | CREDITABLE |
| PPO \$5000/30%/50%/\$6500/\$35 HERITAGE | \$300 - \$15/\$35* | CREDITABLE |
| PPO \$5000/30%/50%/\$6500/\$35 HERITAGE PRIME | \$300 - \$15/\$35* | CREDITABLE |
| PPO \$6350/30%/50%/\$7000/\$40 HERITAGE | \$300 - \$15/\$35* | CREDITABLE |
| PPO \$6350/30%/50%/\$7000/\$40 HERITAGE PRIME | \$300 - \$15/\$35* | CREDITABLE |
| Peak Care EPO \$0 | \$300 - \$15/\$35* | CREDITABLE |
| Peak Care EPO \$100 | \$300 - \$15/\$35* | CREDITABLE |
| Peak Care EPO \$250 | \$300 - \$15/\$35* | CREDITABLE |
| Peak Care EPO \$500 | \$300 - \$15/\$35* | CREDITABLE |

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| Peak Care EPO \$1000 | \$300 - \$15/\$35* | CREDITABLE |
| Peak Care EPO \$1500 | \$300 - \$15/\$35* | CREDITABLE |
| Peak Care EPO \$2000 | \$300 - \$15/\$35* | CREDITABLE |
| Peak Care EPO \$3000 | \$300 - \$15/\$35* | CREDITABLE |
| Peak Care EPO \$4000 | \$300 - \$15/\$35* | CREDITABLE |
| HPN \$1,000/20%/NA/\$4500/\$25 | \$20/\$50/50%/30% | CREDITABLE |
| HPN \$2,000/20%/NA/\$5000/\$30 | \$20/\$50/50%/30% | CREDITABLE |
| PPO \$250/10%/30%/\$3000/\$20 HERITAGE | \$20/\$50/50%/30% | CREDITABLE |
| PPO \$250/10%/30%/\$3000/\$20 HERITAGE PRIME | \$20/\$50/50%/30% | CREDITABLE |
| PPO \$500/20%/50%/\$4000/\$20 HERITAGE | \$20/\$50/50%/30% | CREDITABLE |
| PPO \$500/20%/50%/\$4000/\$20 HERITAGE PRIME | \$20/\$50/50%/30% | CREDITABLE |
| PPO \$750/20%/50%/\$4500/\$25 HERITAGE | \$20/\$50/50%/30% | CREDITABLE |
| PPO \$750/20%/50%/\$4500/\$25 HERITAGE PRIME | \$20/\$50/50%/30% | CREDITABLE |
| PPO \$1,000/20%/NA/\$4500/\$25 HERITAGE | \$20/\$50/50%/30% | CREDITABLE |
| PPO \$1,000/20%/NA/\$4500/\$25 HERITAGE PRIME | \$20/\$50/50%/30% | CREDITABLE |
| PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE | \$20/\$50/50%/30% | CREDITABLE |
| PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE PRIME | \$20/\$50/50%/30% | CREDITABLE |
| PPO \$2000/20%/50%/\$5000/\$30 HERITAGE | \$20/\$50/50%/30% | CREDITABLE |
| PPO \$2000/20%/50%/\$5000/\$30 HERITAGE PRIME | \$20/\$50/50%/30% | CREDITABLE |
| PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE | \$20/\$50/50%/30% | CREDITABLE |
| PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE PRIME | \$20/\$50/50%/30% | CREDITABLE |
| PPO \$3000/30%/50%/\$6000/\$35 HERITAGE | \$20/\$50/50%/30% | CREDITABLE |
| PPO \$3000/30%/50%/\$6000/\$35 HERITAGE PRIME | \$20/\$50/50%/30% | CREDITABLE |
| PPO \$4000/30%/50%/\$6000/\$35 HERITAGE | \$20/\$50/50%/30% | CREDITABLE |
| PPO \$4000/30%/50%/\$6000/\$35 HERITAGE PRIME | \$20/\$50/50%/30% | CREDITABLE |
| PPO \$5000/30%/50%/\$6500/\$35 HERITAGE | \$20/\$50/50%/30% | CREDITABLE |
| PPO \$5000/30%/50%/\$6500/\$35 HERITAGE PRIME | \$20/\$50/50%/30% | CREDITABLE |
| PPO \$6350/30%/50%/\$7000/\$40 HERITAGE | \$20/\$50/50%/30% | CREDITABLE |
| PPO \$6350/30%/50%/\$7000/\$40 HERITAGE PRIME | \$20/\$50/50%/30% | CREDITABLE |
| Peak Care EPO \$0 | \$20/\$50/50%/30% | CREDITABLE |
| Peak Care EPO \$100 | \$20/\$50/50%/30% | CREDITABLE |
| Peak Care EPO \$250 | \$20/\$50/50%/30% | CREDITABLE |
| Peak Care EPO \$500 | \$20/\$50/50%/30% | CREDITABLE |
| Peak Care EPO \$1000 | \$20/\$50/50%/30% | CREDITABLE |
| Peak Care EPO \$1500 | \$20/\$50/50%/30% | CREDITABLE |
| Peak Care EPO \$2000 | \$20/\$50/50%/30% | CREDITABLE |
| Peak Care EPO \$3000 | \$20/\$50/50%/30% | CREDITABLE |
| Peak Care EPO \$4000 | \$20/\$50/50%/30% | CREDITABLE |
| HPN \$1,000/20%/NA/\$4500/\$25 | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| HPN \$2,000/20%/NA/\$5000/\$30 | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| PPO \$250/10%/30%/\$3000/\$20 HERITAGE | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| PPO \$250/10%/30%/\$3000/\$20 HERITAGE PRIME | Essentials - \$15/\$30/\$50/30% | CREDITABLE |

| | | |
|--|---------------------------------|------------|
| PPO \$500/20%/50%/\$4000/\$20 HERITAGE | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| PPO \$500/20%/50%/\$4000/\$20 HERITAGE PRIME | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| PPO \$750/20%/50%/\$4500/\$25 HERITAGE | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| PPO \$750/20%/50%/\$4500/\$25 HERITAGE PRIME | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| PPO \$1,000/20%/NA/\$4500/\$25 HERITAGE | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| PPO \$1,000/20%/NA/\$4500/\$25 HERITAGE PRIME | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| PPO \$1,500/20%/50%/\$4500/\$30 HERITAGE PRIME | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| PPO \$2000/20%/50%/\$5000/\$30 HERITAGE | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| PPO \$2000/20%/50%/\$5000/\$30 HERITAGE PRIME | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| PPO \$2,500/20%/50%/\$5500/\$30 HERITAGE PRIME | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| PPO \$3000/30%/50%/\$6000/\$35 HERITAGE | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| PPO \$3000/30%/50%/\$6000/\$35 HERITAGE PRIME | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| PPO \$4000/30%/50%/\$6000/\$35 HERITAGE | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| PPO \$4000/30%/50%/\$6000/\$35 HERITAGE PRIME | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| PPO \$5000/30%/50%/\$6500/\$35 HERITAGE | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| PPO \$5000/30%/50%/\$6500/\$35 HERITAGE PRIME | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| PPO \$6350/30%/50%/\$7000/\$40 HERITAGE | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| PPO \$6350/30%/50%/\$7000/\$40 HERITAGE PRIME | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| Peak Care EPO \$0 | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| Peak Care EPO \$100 | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| Peak Care EPO \$250 | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| Peak Care EPO \$500 | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| Peak Care EPO \$1000 | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| Peak Care EPO \$1500 | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| Peak Care EPO \$2000 | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| Peak Care EPO \$3000 | Essentials - \$15/\$30/\$50/30% | CREDITABLE |
| Peak Care EPO \$4000 | Essentials - \$15/\$30/\$50/30% | CREDITABLE |