HEALTH INSURANCE FOR 2022

PRE-MEDICARE ELIGIBLE RETIREES

CHANGES IN THE PLAN FOR ACTIVE EMPLOYEES WILL IMPACT RETIREES

<table>
<thead>
<tr>
<th></th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Deductible</td>
<td>$3,000</td>
<td>$6,000</td>
</tr>
<tr>
<td>Family Deductible</td>
<td>$6,000</td>
<td>$12,000</td>
</tr>
<tr>
<td>Telemedicine Benefit</td>
<td>$49 charge until deductible is met</td>
<td>N/A</td>
</tr>
<tr>
<td>Hospitalization</td>
<td>100% after deductible</td>
<td>80% after deductible</td>
</tr>
</tbody>
</table>

**Copay Status-after deductible is met**

<table>
<thead>
<tr>
<th></th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Room</td>
<td>$200 copay after deductible (waived if admitted)</td>
<td></td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$75 copay after deductible</td>
<td>80% after deductible</td>
</tr>
<tr>
<td>Office Visit Primary Care</td>
<td>$30 copay after deductible</td>
<td>80% after deductible</td>
</tr>
<tr>
<td>Office Visit Specialist</td>
<td>$60 copay after deductible</td>
<td>80% after deductible</td>
</tr>
<tr>
<td>Preventative</td>
<td>100% no deductible</td>
<td>80% after deductible</td>
</tr>
</tbody>
</table>

**Prescription Drugs**

<table>
<thead>
<tr>
<th></th>
<th>30 Day Supply</th>
<th>90 Day Supply</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>$10 copay after deductible</td>
<td>$25.00 copay after deductible</td>
</tr>
<tr>
<td>Preferred Brand</td>
<td>$35 copay after deductible</td>
<td>$87.50 copay after deductible</td>
</tr>
<tr>
<td>Non-Preferred Brand</td>
<td>$50 copay after deductible</td>
<td>$125.00 copay after deductible</td>
</tr>
<tr>
<td>Specialty Medications</td>
<td>$150 copay after deductible</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Out-of-Pocket Maximum</td>
<td>$4,000</td>
<td>$8,000</td>
</tr>
<tr>
<td>Family Out-of-Pocket Maximum</td>
<td>$8,000</td>
<td>$16,000</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>100%</td>
<td>80%</td>
</tr>
</tbody>
</table>