

**SURPRISE!**

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## 2013 Healthworks

Medical Plan	In Network	Out of Network*
<b>Annual Deductible</b> All Coverage Levels In-network and out-of-network are not combined; they do not cross apply.	\$650 per person, up to a \$2,000 maximum (no more than \$650 per person)	\$1,500 per person, up to a \$4,500 maximum (no more than \$1,500 per person)
<b>Out-of-Pocket Maximum</b> All Coverage Levels In-network and out-of-network are not combined; they do not cross apply.	\$1,500 per person, up to a \$3,000 maximum (no more than \$1,500 per person)	\$5,000 per person, up to a \$10,000 maximum (no more than \$5,000 per person)

The annual deductible as well as prescription drug and preventive care expenses do not count toward the out-of-pocket maximum.

## 2014 Salaried Healthworks

Medical Plan	In Network	Out of Network*
<b>Annual Deductible</b> All Coverage Levels In-network and out-of-network are not combined; they do not cross apply.	\$1,000 per person, up to a \$3,000 maximum (no more than \$1,000 per person)	\$2,250 per person, up to a \$6,750 maximum (no more than \$2,500 per person)
<b>Out-of-Pocket Maximum</b> All Coverage Levels In-network and out-of-network are not combined; they do not cross apply.	\$2,500 per person, up to a \$6,000 maximum (no more than \$2,500 per person). New for 2014: Please note that this amount now includes the \$1,000/\$3,000 annual deductible.	\$7,250 per person, up to a \$16,750 maximum (no more than \$7,250 per person). New for 2014: Please note that this amount now includes the \$2,250/\$6,750 annual deductible.

**IF WE DON'T STAND TOGETHER, THIS COULD BE**

**YOU!**