

# Straight Talk

## WHY YOU SHOULD QUOTE TRINET

- Broker-friendly
  - 6.5% (flat) of Blue Shield medical
  - 15% of administration fees \*
  - 25% of setup fee \*

- · Commissions paid in perpetuity
- · Rich plan designs
- Compete against other PEOs
- ACA compliance and reporting
- Composite rates; typically single-digit renewals (10 years)
- Management carve-outs permitted (SOI product only)
- Technology platform; comprehensive solution mitigates errors
- COBRA, payroll, online enrollment, HR call center, etc. are covered under the Administration Fee
- Deductible credit applied for medical plans
- Workers' Compensation and 401(k) can be carved out to maintain commissions
- One vendor reduces issues with enrollment, billing, eligibility, etc.
- One renewal for all lines of coverage (quotes inside 90 days require a renewal)
- Groups enrolling off TriNet's annual renewal (April) will receive long contracts (May 2016 contract through March 2018 – SOI product only)
- No tax restarts
- Great fit for multi-state and growth companies and companies looking for improved efficiencies (Passport)
- You remain the trusted advisor to your client
- Don't lose your client to a broker that WILL suggest and/or quote TriNet
- Only one (1) quote allowed
- · 30 direct reps; they will eventually contact your client

## WHY YOU SHOULD NOT QUOTE TRINET

- Group isn't a good fit, e.g. heavy Kaiser participation
- Loss of Work Comp, 401(k) and ancillary commissions

\* SOI broker commissions are calculated on a sliding scale.



# **Services**

### **BIG COMPANY HR FOR SMALL TO MIDSIZE BUSINESSES**

Executives understand the importance of giving their company a competitive advantage through stellar HR processes and services. With TriNet bundled HR products, businesses enjoy a comprehensive set of services that are typically only available to much larger organizations; allowing executives to stay focused on what they do best, while improving the lives of their employees and their families.

### **PAYROLL SERVICES & TAX ADMINISTRATION**

- · Direct support from a TriNet specialist for all employees
- · Payroll processing and administration with direct deposit and debiting
- · Paperless payroll options
- Online payroll and billing reports
- W-2 preparation and delivery
- · Payroll and employment tax processing and payments
- · Tracking and processing of paid time off
- Time and attendance management

### COMPREHENSIVE BENEFIT PLANS

- Medical
- Dental
- Vision
- · Flexible Spending Account (FSA)
- International Medical Benefits <sup>1</sup>
- Basic Employee Life and AD&D
- Supplemental Employee Life
- Supplemental Spouse / DP / Dependent Life
- Supplemental Employee AD&D

- Supplemental Spouse / DP / Dependent AD&D
- Short-Term and Long-Term Disability
- Executive Individual Disability <sup>1</sup>
- Retirement Services
- Voluntary Benefits <sup>1</sup>
- Employee Assistance Program <sup>1</sup>
- Commuter Benefits
- Discounted Shopping and Entertainment
- Aflac Insurance Policies <sup>1</sup>





# **Services**

# INDUSTRY-LEADING HR PLATFORM <sup>2</sup>

- Online self-service
- · Analytics and reporting
- TriNet mobile app

#### **RISK PROTECTION AND COMPLIANCE**

Employment Practices Liability Insurance

### EXPERT HR SUPPORT TEAM

- Direct support for all employees
- Day-to-day support for benefits and payroll issues
- Rapid resolution of common HR challenges
- Best practices guidance to address:
  - Compliance
  - · Pre-employment screening
  - · Termination procedures
  - · Safety plans, and
  - Employee record management

### **PRODUCTIVITY APPLICATIONS**

- TriNet Expense
- TriNet Hire
- TriNet Perform
- TriNet Marketplace
- TriNet Time
- TriNet Learn

## STRATEGIC SERVICES 3

- · Leadership Training
- · Talent Acquisition
- Career Transitions
- · Corporate Ethics Program
- · Team Accelerator
- · Compensation Consulting
- Employee Engagement Survey

<sup>&</sup>lt;sup>1</sup> Benefit options vary by HR product.

<sup>&</sup>lt;sup>2</sup> Select features may not be available for certain HR products.

<sup>&</sup>lt;sup>3</sup> Strategic services very by HR product.

TriNet Products	Passport	SOI
Ideal Prospects	White collar companies in need of full HR support, comprehensive benefit plans, robust (HRIS) technology	Blue/gray collar companies looking for a PEO partner to assist with controlling risk, ACA compliance, loss control and Workers' Compensation claims management
Ideal Client Size	1-150 employees	5-1,500 employees
Targeted Industries	Technology Consulting Financial Services Professional Services Life Sciences Not-for-Profit Health Care, Advertising/Marketing Engineering/Architecture	Light Manufacturing Hotels & Resorts Property Management Restaurants Retail and Skilled Trades
Admin Fee Structure	Based on per employee per month structure (PEPM)	% of Gross Annual Payroll (GAP)

Product Benefits	Passport	SOI	
Medical	Blue Shield* (alongside) Kaiser Permanente UnitedHealthcare (standalone)	Blue Shield* (alongside) Kaiser Permanente (alongside) Aetna	
Dental	Delta Dental, Guardian. MetLife	Guardian	
Vision	VSP	EyeMed	
Medical Benefits Abroad	CIGNA Global Health Benefits	CIGNA Global Health Benefits	
Flexible Spending Account	TriNet Passport	TriNet Passport	
Health Savings Account	TriNet Passport carrier banks	eFlex	
STD / LTD	Aetna	Lincoln Financial, Colonial (Individual)	
Life	MetLife	Lincoln Financial	
Supplemental Life/AD&D	MetLife	Lincoln Financial	
<b>Executive Disability</b>	MetLife	n/a	
401(k)	Transamerica	Transamerica	
Commuter Benefits	WageWorks	eFlex	
Travel Assistance	Aflac and MetLife	Lincoln Financial	

Rich PPO Comparison	Anthem Blue Cross PPO Platinum PPO 200/10%/3000	Blue Shield PPO Platinum Full PPO 150/15 OffEx	Health Net PPO Platinum 90 PPO 0/20	UnitedHealthcare PPO Select Plus 5/90% Platinum		iNet - Blue Shi PPO Blue Shield PPO 25	
•	Benefits	Benefits	Benefits	Benefits		Benefits	<b>50</b>
Deductible In Net	\$200	\$150	\$0	\$0		\$250	
Out Net	\$600	\$300	\$0	\$1,000	_	\$250	
PC/Specialist In Net	\$10/\$30 ded waived	\$15/\$30 (ded waived)	\$20/\$40	\$5/\$10	_	\$20/\$20	
Out Net	50% after ded	0.4	0.5	50% after ded	_	30% after ded	<u> </u>
Co-Insurance In Net	10%	10%	10%	10%	_	10%	<u> </u>
Out Net	50%	40%	50%	50%	_	30%	
OOP Limit In Net	\$3,000 (incl ded)	\$3,000 (incl ded)	4000	3500	_	\$2,500	
Out Net	\$6,000 (incl ded)	\$8,000 (incl ded)	8000	\$7,000 (incl ded)	_	\$4,750	
<u> </u>	10% after ded	0.1	0.1		_	10% after ded	<u> </u>
Inpatient Hospital In Net	50% after ded; \$650 max/day	40%; max \$2,000/day		0.1 50% after ded	20% 2	fter ded, \$350/	
Out Net	, , , ,		0.5 5		30% a	\$10	uay IIIax
Rx Generic In Net	\$10 ded waived	\$5 (ded waived)		10	_		
Out Net	50% ded waived	Not covered	Not covered	10	_	Not Covered	
Rx Preferred In Net	\$35 ded waived	\$30 (ded waived)	15	30	_	30	
Out Net	50% ded waived	Not covered	Not covered	30		Not Covered	
Rx Non-Preferred In Net	\$70 ded waived	\$50 (ded waived)	25	60	_	50	
Out Net	50% ded waived	Not covered	Not covered	60		Not Covered	
	Premium	Premium	Premium	Premium	Premium	+ Admin Fee	Total
EE 44	\$660.81	\$697.76	\$680.55	\$765.00	\$651.00	\$135.00	\$786.00
FAM 44	\$2,034.94	\$2,148.72	\$2,095.72	\$2,355.79	\$1,955.00	\$135.00	\$2,090.00
EE/CH 32	\$859.95	\$908.04	\$885.64	\$995.54	\$1,303.00	\$135.00	\$1,438.00
FAM 49	\$2,939.35	\$3,103.71	\$3,027.14	\$3,402.80	\$1,955.00	\$135.00	\$2,090.00
EE 24	\$473.02	\$499.47	\$487.15	\$547.60	\$651.00	\$135.00	\$786.00
EE 51	\$882.18	\$931.52	\$908.53	\$1,021.27	\$651.00	\$135.00	\$786.00
EE 27	\$495.72	\$523.45	\$510.53	\$573.88	\$651.00	\$135.00	\$786.00
EE/SP 26	\$998.54	\$1,054.39	\$1,028.37	\$1,155.98	\$1,432.00	\$135.00	\$1,567.00
FAM 38	\$1,794.64	\$1,894.99	\$1,848.24	\$2,077.60	\$1,955.00	\$135.00	\$2,090.00
EE 24	\$473.02	\$499.47	\$487.15	\$547.60	\$651.00	\$135.00	\$786.00
FAM 35	\$1,452.65	\$1,533.88	\$1,496.03	\$1,681.69	\$1,955.00	\$135.00	\$2,090.00
FAM 31	\$1,708.55	\$1,804.09	\$1,759.58	\$1,977.94	\$1,955.00	\$135.00	\$2,090.00
EE 27	\$495.72	\$523.45	\$510.53	\$573.88	\$651.00	\$135.00	\$786.00
EE 28	\$514.17	\$542.93	\$529.53	\$595.24	\$651.00	\$135.00	\$786.00
EE 64	\$1,419.06	\$1,498.42	\$1,461.45	\$1,642.80	\$651.00	\$135.00	\$786.00
EE 24	\$473.02	\$499.47	\$487.15	\$547.60	\$651.00	\$135.00	\$786.00
FAM 35	\$1,756.80	\$1,855.04	\$1,809.26	\$2,033.80	\$1,955.00	\$135.00	\$2,090.00
EE 53	\$964.96	\$1,018.92	\$993.78	\$1,117.10	\$651.00	\$135.00	\$786.00
EE 49	\$806.97	\$852.10	\$831.07	\$934.21	\$651.00	\$135.00	\$786.00
EE 59	\$1,231.27	\$1,300.13	\$1,268.05	\$1,425.40	\$651.00	\$135.00	\$786.00
EE 35	\$578.03	\$610.36	\$595.29	\$669.17	\$651.00	\$135.00	\$786.00
EE's Included	21/21	21/21	21/21	21/21		21/21	
Total	\$23,013.37	\$24,300.31	\$23,700.74	\$26,641.89	\$22,928.00	\$2,835.00	\$25,763.00
	Commission	Commission	Commission	Commission	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Commission	
1st Year Commission %	5.0%	5.0%	5.0%	6.5%	6.5%	15.0%	
Monthly Commission	\$1,150.67	\$1,215.02	\$1,185.04	\$1,731.72	\$1,490.32	\$425.25	\$1,915.57
1st Year Commission	\$13,808.02	\$14,580.19	\$14,220.44	\$20,780.67	\$17,883.84	\$5,103.00	\$22,986.8
One Time Set up Fee	\$0.00	\$0.00	\$0.00	\$0.00	717,000.04	\$4,000.00	7 <i>22,3</i> 00.0
etup Fee Commission %	0%	0%	0%	0%		34,000.00 25.0%	
One Time Commission	\$0.00	\$0.00	\$0.00	\$0.00		\$1,000.00	
		-					
1st Year Earnings	\$13,808.02 rance services	\$14,580.19	\$14,220.44	\$20,780.67		\$23,986.84	urves.cor

UnitedHealthcare	UnitedHealthcare	Tr	TriNet - Blue Shield		
	PPO		PPO		
Rich PPO	Select Plus 20/250/80% Gold		Blue Shield PPO 250		
	Benefits	Benefits			
Deductible In Net	\$250		\$250		
Out Net	\$500		\$250		
PC/Specialist In Net	\$20/\$40 ded waived		\$20/\$20		
Out Net	50% after ded		30% after ded		
Co-Insurance In Net	20%		10%		
Out Net	50%		30%		
OOP Limit In Net	\$5,000 (incl ded)		\$2,500		
Out Net	\$10,000 (incl ded)		\$4,750		
Inpatient Hospital In Net	\$250/admit + 20% after ded		10% after ded		
Out Net	\$250/admit + 50% after ded	30% a	fter ded, \$350/d	ay max	
Rx Generic In Net	15		\$10		
Out Net	15		Not Covered		
Rx Preferred In Net	35		30		
Out Net	35		Not Covered		
Rx Non-Preferred In Net	60		50		
Out Net	60		Not Covered		
	Premium	Premium	+ Admin Fee	Total	
FAM 51	\$2,436.59	\$1,656.00	\$140.00	\$1,796.00	
FAM 45	\$1,733.55	\$1,650.00	\$140.00	\$1,790.00	
EE 26	\$436.05	\$550.00	\$140.00	\$690.00	
EE/SP 29	\$922.77	\$1,209.00	\$1,209.00 \$140.00 \$1,349.0		
EE 45	\$614.90	\$552.00	\$552.00 \$140.00 \$692.00		
EE 30	\$483.32	\$550.00	\$550.00 \$140.00 \$690.00		
EE 27	\$446.27	\$550.00	\$550.00 \$140.00 \$690.0		
EE 47	\$665.57	\$552.00	\$140.00	\$692.00	
EE 25	\$427.53	\$550.00	\$140.00	\$690.00	
EE 29	\$476.50	\$550.00	\$140.00	\$690.00	
FAM 42	\$1,929.85	\$1,650.00	\$1,650.00 \$140.00 \$1,790.00		
EE's Included	11/11		11/11		
Total	\$10,572.90	\$10,019.00	\$1,540.00	\$11,559.00	
	Commission		Commission		
1st Year Commission %	5.0%	6.5%	15.0%		
<b>Monthly Commission</b>	\$528.65	\$651.24	\$231.00	\$882.24	
1st Year Commission	\$6,343.74	\$7,814.82	\$2,772.00	\$10,586.82	
One Time Set up Fee	\$0.00		\$4,000.00		
Setup Fee Commission %	0%		25.0%		
One Time Commission	\$0.00		\$1,000.00		
1st Year Earnings	\$6,343.74		\$11,586.82		
beere&purves insu	rance services		heereni	irves com	

Deductible In Net	enefits 6,000 2,000 fiter ded after ded 0% 50% 0 (incl ded) 0 (incl ded) fiter ded d; \$650 max/day fiter ded after ded	\$5,500 \$5,500 40% after ded 50% after ded 40% 50% \$6,500 (incl ded) \$10,000 (incl ded) 40% after ded 50% after ded 50% after ded Not covered \$50 after ded Not covered \$75 after ded Not covered \$75 after ded \$1,369.25 \$578.63 \$1,977.79 \$318.28 \$593.59	\$4,750 \$9,500 \$15/\$30 after ded 50% after ded 20% 50% \$6,550 (incl ded) \$13,100 (incl ded) 20% after ded 50% after ded \$50 after ded \$5 after ded \$5 after ded Not covered \$15 after ded Not covered \$40 after ded Not covered \$40 after ded \$540 after ded \$55 after ded \$5	\$4,500 \$9,000 40% after ded 50% after ded 40% 50% \$6,500 (incl ded) \$13,000 (incl ded) 40% after ded 50% after ded \$20 after ded \$20 after ded \$50 after ded \$50 after ded \$100 after ded \$20 after ded \$100 after ded \$100 after ded \$100 after ded \$100 after ded \$20 after ded \$100 after ded \$100 after ded \$100 after ded \$100 after ded \$20 after ded		\$5,500 \$5,500 30% after ded 50% after ded 30% 50% \$6,350 \$10,000 mission then 30% fter ded, \$600/da \$10 after ded Not covered \$35 after ded Not covered \$55 after ded Not covered \$135.00 \$135.00 \$135.00 \$135.00	Total \$501.00 \$1,233.00 \$867.00 \$1,233.00 \$501.00
Out Net PC/Specialist In Net Out Net Out Net Co-Insurance In Net Out Net Out Net Inpatient Hospital In Net Out Net Rx Generic In Net Out Net Rx Preferred In Net Out Net Rx Non-Preferred In Net Out Net EE 44 FAM 44 FAM 44 FEE/CH 32 FAM 49 EE 24 EE 51 EE 27 EE 51 EE 27 FAM 38 FAM 38 FAM 31 FAM 35 FAM 31 FAM 35	2,000  Ifter ded  after ded  0%  50%  0 (incl ded)  0 (incl ded)  Ifter ded  d; \$650 max/day  Ifter ded  after ded	\$5,500 40% after ded 50% after ded 40% 50% \$6,500 (incl ded) \$10,000 (incl ded) 40% after ded 50% after ded 50% after ded Not covered \$50 after ded Not covered \$75 after ded Not covered \$75 after ded \$444.64 \$1,369.25 \$578.63 \$1,977.79 \$318.28	\$9,500 \$15/\$30 after ded 50% after ded 20% 50% \$6,550 (incl ded) \$13,100 (incl ded) 20% after ded 50% after ded \$5 after ded \$5 after ded Not covered \$15 after ded Not covered \$40 after ded Not covered \$40 after ded \$55 after ded \$50% \$50% \$50% \$50% \$50% \$50% \$50% \$50%	\$9,000  40% after ded  50% after ded  40%  50%  \$6,500 (incl ded)  \$13,000 (incl ded)  40% after ded  50% after ded  \$20 after ded  \$20 after ded  \$50 after ded  \$50 after ded  \$100 after ded  \$100 after ded  \$1100 after ded	\$366.00 \$1,098.00 \$732.00 \$1,098.00 \$366.00	\$5,500  30% after ded  50% after ded  30%  50%  \$6,350  \$10,000  mission then 30%  fter ded, \$600/da  \$10 after ded  Not covered  \$35 after ded  Not covered  \$55 after ded  Not covered  + Admin Fee  \$135.00  \$135.00  \$135.00  \$135.00	Total \$501.00 \$1,233.00 \$867.00 \$1,233.00 \$501.00
PC/Specialist In Net Out Net Co-Insurance In Net Out Net OUT Net OUT Net OUT Net Inpatient Hospital In Net Out Net Rx Generic In Net Out Net Rx Preferred In Net Out Net Rx Non-Preferred In Net Out Net EE 44 FAM 44 FAM 44 FEE/CH 32 FAM 49 EE 24 EE 51 EE 27 EE 51 EE 27 FAM 38 FAM 38 FAM 31 FAM 31 FAM 31 FAM 31 FEE 24 FAM 35 FAM 31 FEE 24 FAM 35	ifter ded after ded 0% 50% 0 (incl ded) 0 (incl ded) ifter ded d; \$650 max/day ifter ded after ded	40% after ded 50% after ded 40% 50% \$6,500 (incl ded) \$10,000 (incl ded) 40% after ded 50% after ded; max \$2,000/day \$15 after ded Not covered \$50 after ded Not covered \$75 after ded Not covered \$75 after ded \$75 after ded \$1,369.25 \$578.63 \$1,977.79 \$318.28	\$15/\$30 after ded  50% after ded  20%  50%  \$6,550 (incl ded)  \$13,100 (incl ded)  20% after ded  50% after ded  \$5 after ded  Not covered  \$15 after ded  Not covered  \$40 after ded  Not covered  \$40 after ded  \$50% after	40% after ded 50% after ded 40% 50% \$6,500 (incl ded) \$13,000 (incl ded) 40% after ded 50% after ded \$20 after ded \$20 after ded \$50 after ded \$50 after ded \$100 after ded \$100 after ded \$100 after ded \$1100 after ded \$100 after ded \$100 after ded \$100 after ded \$100 after ded \$20 after ded \$20 after ded \$20 after ded \$20 after ded \$300 after ded	\$366.00 \$1,098.00 \$732.00 \$1,098.00 \$366.00	30% after ded 50% after ded 30% 50% \$6,350 \$10,000 nission then 30% fter ded, \$600/da \$10 after ded Not covered \$35 after ded Not covered \$55 after ded Not covered + Admin Fee \$135.00 \$135.00 \$135.00 \$135.00	Total \$501.00 \$1,233.00 \$867.00 \$1,233.00 \$501.00
Out Net Co-Insurance In Net Out Net OUT Net OUT Net OUT Net Inpatient Hospital In Net Out Net Rx Generic In Net Out Net Rx Preferred In Net Out Net Rx Non-Preferred In Net Out Net EE 44 FAM 44 FAM 44 FEE/CH 32 FAM 49 EE 24 EE 51 EE 27 EE 51 EE 27 FAM 38 FAM 38 FAM 38 FAM 31 FE 24 FAM 35 FAM 31 FE 27 FAM 31 FE 27 FAM 31 FE 27 FAM 35 FAM 31 FE 24 FAM 35 FAM 3	after ded  0%  50%  0 (incl ded)  0 (incl ded)  ofter ded  d; \$650 max/day  fter ded  after ded	50% after ded  40%  50%  \$6,500 (incl ded)  \$10,000 (incl ded)  40% after ded  50% after ded; max \$2,000/day  \$15 after ded  Not covered  \$50 after ded  Not covered  \$75 after ded  Not covered  \$75 after ded  \$75 after ded  \$1,369.25  \$578.63  \$1,977.79  \$318.28	50% after ded 20% 50% \$6,550 (incl ded) \$13,100 (incl ded) 20% after ded 50% after ded \$5 after ded Not covered \$15 after ded Not covered \$40 after ded Not covered \$41 after ded Not covered \$450.35 \$1,386.85 \$586.08 \$2,003.24 \$322.37	50% after ded  40%  50%  \$6,500 (incl ded)  \$13,000 (incl ded)  40% after ded  50% after ded  \$20 after ded  \$20 after ded  \$50 after ded  \$50 after ded  \$100 after ded  \$20 after ded  \$20 after ded  \$20 after ded  \$20 after ded  \$300 after ded  \$100 after ded  \$100 after ded  \$100 after ded  \$20 aft	\$366.00 \$1,098.00 \$732.00 \$1,098.00 \$366.00	50% after ded 30% 50% \$6,350 \$10,000 mission then 30% fter ded, \$600/da \$10 after ded Not covered \$35 after ded Not covered \$55 after ded Not covered + Admin Fee \$135.00 \$135.00 \$135.00 \$135.00	Total \$501.00 \$1,233.00 \$867.00 \$1,233.00 \$501.00
Co-Insurance In Net Out Net OUT Net OUT Net OUT Net Some after dec Rx Generic In Net Out Net Rx Preferred In Net Out Net Rx Non-Preferred In Net Out Net EE 44 FAM 44 FAM 44 FAM 44 FE/CH 32 FAM 49 EE/CH 32 EE 24 EE 51 EE 27 EE 24 EE 51 EE 27 Sa EE/SP 26 FAM 38 FAM 38 FAM 38 FAM 31 FAM 35 F	0% 50% 0 (incl ded) 0 (incl ded) fiter ded d; \$650 max/day fiter ded after 3 a4.47 826.85	40% 50% \$6,500 (incl ded) \$10,000 (incl ded) 40% after ded 50% after ded; max \$2,000/day \$15 after ded Not covered \$50 after ded Not covered \$75 after ded Not covered \$75 after ded \$1,369.25 \$578.63 \$1,977.79 \$318.28	20% 50% \$6,550 (incl ded) \$13,100 (incl ded) 20% after ded 50% after ded \$5 after ded Not covered \$15 after ded Not covered \$40 after ded Not covered \$40 after ded \$450.35 \$1,386.85 \$586.08 \$2,003.24 \$322.37	40% 50% \$6,500 (incl ded) \$13,000 (incl ded) 40% after ded 50% after ded \$20 after ded \$20 after ded \$50 after ded \$50 after ded \$100 after ded \$100 after ded \$1100 after ded	\$366.00 \$1,098.00 \$732.00 \$1,098.00 \$366.00	30% 50% \$6,350 \$10,000 nission then 30% fter ded, \$600/da \$10 after ded Not covered \$35 after ded Not covered \$55 after ded Not covered + Admin Fee \$135.00 \$135.00 \$135.00 \$135.00	Total \$501.00 \$1,233.00 \$867.00 \$1,233.00 \$501.00
Out Net         \$6,000           Out Net         \$30,000           Inpatient Hospital In Net         0% a           Out Net         50% after dec           Rx Generic In Net         0% a           Out Net         50% a           Rx Preferred In Net         0% a           Out Net         50% a           Rx Non-Preferred In Net         0% a           Out Net         50% a           EE 44         \$4           FAM 44         \$1,           EE/CH 32         \$5           FAM 49         \$1,           EE 24         \$2           EE 51         \$5           EE 27         \$3           EE/SP 26         \$6           FAM 38         \$1,           EE 24         \$2           FAM 35         \$9           FAM 31         \$1,           EE 27         \$3           EE 28         \$3           EE 64         \$8           EE 24         \$2           FAM 35         \$9           FAM 36         \$3           EE 53         \$5	incl ded) (incl ded) (incl ded) (incl ded) (ifter ded)	\$6,500 (incl ded) \$10,000 (incl ded) 40% after ded 50% after ded; max \$2,000/day \$15 after ded Not covered \$50 after ded Not covered \$75 after ded Not covered \$75 after ded \$75 after ded \$1,369.25 \$578.63 \$1,977.79 \$318.28	\$6,550 (incl ded) \$13,100 (incl ded) 20% after ded 50% after ded \$5 after ded Not covered \$15 after ded Not covered \$40 after ded Not covered \$40 after ded  Not covered \$540 after ded  \$55 after ded	\$6,500 (incl ded) \$13,000 (incl ded) 40% after ded 50% after ded \$20 after ded \$20 after ded \$50 after ded \$50 after ded \$50 after ded \$100 after ded \$100 after ded \$1100 after ded	\$366.00 \$1,098.00 \$732.00 \$1,098.00 \$366.00	50% \$6,350 \$10,000 nission then 30% fter ded, \$600/da \$10 after ded Not covered \$35 after ded Not covered \$55 after ded Not covered + Admin Fee \$135.00 \$135.00 \$135.00 \$135.00	Total \$501.00 \$1,233.00 \$867.00 \$1,233.00 \$501.00
OOP Limit In Net         \$6,000           Out Net         \$30,000           Inpatient Hospital In Net         0% a           Out Net         50% after decomposed           Rx Generic In Net         0% a           Out Net         50% a           Rx Preferred In Net         0% a           Out Net         50% a           EE 44         \$4           FAM 44         \$1,           EE/CH 32         \$5           FAM 49         \$1,           EE 24         \$2           EE 51         \$5           EE 27         \$3           EE/SP 26         \$6           FAM 38         \$1,           EE 24         \$2           FAM 35         \$9           FAM 31         \$1,           EE 27         \$3           EE 28         \$3           EE 24         \$2           FAM 31         \$1,           EE 24         \$2           FAM 31         \$1,           EE 24         \$2           FAM 35         \$3           EE 24         \$2           FAM 35         \$1,           EE 24         \$2 </td <td>incl ded) (incl ded) (incl ded) (ifter ded (iter ded) (iter ded) (ifter ded) (</td> <td>\$6,500 (incl ded) \$10,000 (incl ded) 40% after ded 50% after ded; max \$2,000/day \$15 after ded Not covered \$50 after ded Not covered \$75 after ded Not covered \$75 after ded \$75 after ded \$1,369.25 \$578.63 \$1,977.79 \$318.28</td> <td>\$6,550 (incl ded) \$13,100 (incl ded) 20% after ded 50% after ded \$5 after ded Not covered \$15 after ded Not covered \$40 after ded Not covered \$440 after ded Premium \$450.35 \$1,386.85 \$586.08 \$2,003.24 \$322.37</td> <td>\$6,500 (incl ded) \$13,000 (incl ded) 40% after ded 50% after ded \$20 after ded \$20 after ded \$50 after ded \$50 after ded \$100 after ded \$100 after ded \$1100 after ded</td> <td>\$366.00 \$1,098.00 \$732.00 \$1,098.00 \$366.00</td> <td>\$6,350 \$10,000 nission then 30% fter ded, \$600/da \$10 after ded Not covered \$35 after ded Not covered \$55 after ded Not covered + Admin Fee \$135.00 \$135.00 \$135.00 \$135.00</td> <td>Total \$501.00 \$1,233.00 \$867.00 \$1,233.00 \$501.00</td>	incl ded) (incl ded) (incl ded) (ifter ded (iter ded) (iter ded) (ifter ded) (	\$6,500 (incl ded) \$10,000 (incl ded) 40% after ded 50% after ded; max \$2,000/day \$15 after ded Not covered \$50 after ded Not covered \$75 after ded Not covered \$75 after ded \$75 after ded \$1,369.25 \$578.63 \$1,977.79 \$318.28	\$6,550 (incl ded) \$13,100 (incl ded) 20% after ded 50% after ded \$5 after ded Not covered \$15 after ded Not covered \$40 after ded Not covered \$440 after ded Premium \$450.35 \$1,386.85 \$586.08 \$2,003.24 \$322.37	\$6,500 (incl ded) \$13,000 (incl ded) 40% after ded 50% after ded \$20 after ded \$20 after ded \$50 after ded \$50 after ded \$100 after ded \$100 after ded \$1100 after ded	\$366.00 \$1,098.00 \$732.00 \$1,098.00 \$366.00	\$6,350 \$10,000 nission then 30% fter ded, \$600/da \$10 after ded Not covered \$35 after ded Not covered \$55 after ded Not covered + Admin Fee \$135.00 \$135.00 \$135.00 \$135.00	Total \$501.00 \$1,233.00 \$867.00 \$1,233.00 \$501.00
Out Net         \$30,000           Inpatient Hospital In Net         0% a           Out Net         50% after dec           Rx Generic In Net         0% a           Out Net         50% a           Rx Preferred In Net         0% a           Out Net         50% a           EE 44         \$4           FAM 44         \$1,           EE/CH 32         \$5           FAM 49         \$1,           EE 24         \$2           EE 51         \$5           EE 27         \$3           EE/SP 26         \$6           FAM 38         \$1,           EE 24         \$2           FAM 35         \$9           FAM 31         \$1,           EE 27         \$3           EE 28         \$3           EE 28         \$3           EE 24         \$2           FAM 31         \$1,           EE 24         \$2           FAM 35         \$3           EE 24         \$2           FAM 35         \$1,           EE 24         \$2           FAM 35         \$1,           FAM 35         \$1,	O (incl ded)  Ifter ded  d; \$650 max/day  Ifter ded  after ded  Ifter ded  If	\$10,000 (incl ded)  40% after ded  50% after ded; max \$2,000/day  \$15 after ded  Not covered  \$50 after ded  Not covered  \$75 after ded  Not covered  \$75 after ded  \$444.64  \$1,369.25  \$578.63  \$1,977.79  \$318.28	\$13,100 (incl ded)  20% after ded  50% after ded  \$5 after ded  Not covered  \$15 after ded  Not covered  \$40 after ded  Not covered  \$450.35  \$1,386.85  \$586.08  \$2,003.24  \$322.37	\$13,000 (incl ded)  40% after ded  50% after ded  \$20 after ded  \$20 after ded  \$50 after ded  \$50 after ded  \$50 after ded  \$100 after ded  \$100 after ded  \$121.58  \$516.23  \$1,764.52  \$283.96	\$366.00 \$1,098.00 \$732.00 \$1,098.00 \$366.00	\$10,000 nission then 30% fter ded, \$600/da \$10 after ded Not covered \$35 after ded Not covered \$55 after ded Not covered + Admin Fee \$135.00 \$135.00 \$135.00 \$135.00	Total \$501.00 \$1,233.00 \$867.00 \$1,233.00 \$501.00
Inpatient Hospital In Net	ifter ded d; \$650 max/day ifter ded after ded	40% after ded 50% after ded; max \$2,000/day \$15 after ded Not covered \$50 after ded Not covered \$75 after ded Not covered \$75 after ded Not covered  Premium \$444.64 \$1,369.25 \$578.63 \$1,977.79 \$318.28	20% after ded 50% after ded \$5 after ded Not covered \$15 after ded Not covered \$40 after ded Not covered  \$40 after ded  Not covered  \$450.35 \$1,386.85 \$586.08 \$2,003.24 \$322.37	40% after ded 50% after ded \$20 after ded \$20 after ded \$50 after ded \$50 after ded \$50 after ded \$100 after ded \$100 after ded  Premium \$396.69 \$1,221.58 \$516.23 \$1,764.52 \$283.96	\$366.00 \$1,098.00 \$732.00 \$1,098.00 \$366.00	nission then 30% fter ded, \$600/da \$10 after ded Not covered \$35 after ded Not covered \$55 after ded Not covered + Admin Fee \$135.00 \$135.00 \$135.00 \$135.00	Total \$501.00 \$1,233.00 \$867.00 \$1,233.00 \$501.00
Out Net Rx Generic In Net Out Net Rx Preferred In Net Out Net Rx Non-Preferred In Net Out Net EE 44 FAM 44 FAM 44 FAM 49 EE/CH 32 FE 24 EE 51 EE 27 EE 27 EE 27 FAM 38 FAM 38 FAM 38 FAM 35 FAM 31 FE 24 FAM 35 FAM 31 FE 27 FAM 31 FE 28 FAM 31 FE 28 FAM 31 FE 28 FAM 35 FAM 35 FAM 35 FAM 36 FAM 37 FE 28 FE 28 FAM 38 FE 24 FAM 35 FAM 35 FAM 35 FAM 36 FAM 37 FAM 37 FAM 37 FE 28 FAM 38 FAM 38 FAM 39 FAM 31 FAM 35 FAM 36 FAM 37 FAM 37 FAM 37 FAM 38 FAM 39 FAM 31 FAM 35 FAM 36 FAM 37 FAM 37 FAM 38 FAM 38 FAM 38 FAM 39 FAM 31 FAM 35 FAM 31 FE 28 FAM 35	d; \$650 max/day  Ifter ded  Ifter	50% after ded; max \$2,000/day \$15 after ded  Not covered \$50 after ded  Not covered \$75 after ded  Not covered  Premium \$444.64 \$1,369.25 \$578.63 \$1,977.79 \$318.28	50% after ded \$5 after ded Not covered \$15 after ded Not covered \$40 after ded Not covered  Premium \$450.35 \$1,386.85 \$586.08 \$2,003.24 \$322.37	50% after ded \$20 after ded \$20 after ded \$50 after ded \$50 after ded \$50 after ded \$100 after ded \$100 after ded  Premium \$396.69 \$1,221.58 \$516.23 \$1,764.52 \$283.96	\$366.00 \$1,098.00 \$732.00 \$1,098.00 \$366.00	fter ded, \$600/da \$10 after ded Not covered \$35 after ded Not covered \$55 after ded Not covered + Admin Fee \$135.00 \$135.00 \$135.00 \$135.00	Total \$501.00 \$1,233.00 \$867.00 \$1,233.00 \$501.00
Rx Generic In Net         0% a           Out Net         50% a           Rx Preferred In Net         0% a           Out Net         50% a           Preferred In Net           Out Net         50% a           Preferred In Net           Out Net         50% a           Preferred In Net           EE 44         \$4           FAM 44         \$1,           EE/CH 32         \$5           FAM 49         \$1,           EE 24         \$2           EE 51         \$5           EE 27         \$3           EE/SP 26         \$6           FAM 38         \$1,           EE 24         \$2           FAM 35         \$9           FAM 31         \$1,           EE 27         \$3           EE 28         \$3           EE 64         \$8           EE 24         \$2           FAM 35         \$1,           FAM 35         \$1,           FAM 35         \$1,           FE 53         \$5	after ded	\$15 after ded  Not covered  \$50 after ded  Not covered  \$75 after ded  Not covered  Premium  \$444.64  \$1,369.25  \$578.63  \$1,977.79  \$318.28	\$5 after ded  Not covered  \$15 after ded  Not covered  \$40 after ded  Not covered  Premium  \$450.35  \$1,386.85  \$586.08  \$2,003.24  \$322.37	\$20 after ded \$20 after ded \$50 after ded \$50 after ded \$50 after ded \$100 after ded  \$100 after ded  Premium  \$396.69  \$1,221.58  \$516.23  \$1,764.52  \$283.96	Premium \$366.00 \$1,098.00 \$732.00 \$1,098.00 \$366.00	\$10 after ded  Not covered  \$35 after ded  Not covered  \$55 after ded  Not covered  + Admin Fee  \$135.00  \$135.00  \$135.00  \$135.00	Total \$501.00 \$1,233.00 \$867.00 \$1,233.00 \$501.00
Out Net         50% a           Rx Preferred In Net         0% a           Out Net         50% a           Ex Non-Preferred In Net         0% a           Out Net         50% a           Fee         50% a           EE 44         \$4           FAM 44         \$1,           EE/CH 32         \$5           FAM 49         \$1,           EE 24         \$2           EE 51         \$5           EE 27         \$3           EE/SP 26         \$6           FAM 38         \$1,           EE 24         \$2           FAM 35         \$9           FAM 31         \$1,           EE 27         \$3           EE 28         \$3           EE 64         \$8           EE 24         \$2           FAM 35         \$1,           FAM 35         \$1,           EE 53         \$5	after ded	Not covered \$50 after ded Not covered \$75 after ded Not covered  Premium \$444.64 \$1,369.25 \$578.63 \$1,977.79 \$318.28	Not covered \$15 after ded Not covered \$40 after ded Not covered  Premium \$450.35 \$1,386.85 \$586.08 \$2,003.24 \$322.37	\$20 after ded \$50 after ded \$50 after ded \$100 after ded \$100 after ded Premium \$396.69 \$1,221.58 \$516.23 \$1,764.52 \$283.96	\$366.00 \$1,098.00 \$732.00 \$1,098.00 \$366.00	Not covered \$35 after ded Not covered \$55 after ded Not covered + Admin Fee \$135.00 \$135.00 \$135.00 \$135.00 \$135.00	\$501.00 \$1,233.00 \$867.00 \$1,233.00 \$501.00
Rx Preferred In Net         0% a           Out Net         50% a           Rx Non-Preferred In Net         0% a           Out Net         50% a           Preferred In Net           Out Net           Free           EE 44         \$4           FAM 44         \$1,           EE/CH 32         \$5           FAM 49         \$1,           EE 24         \$2           EE 51         \$5           EE 27         \$3           EE/SP 26         \$6           FAM 38         \$1,           EE 24         \$2           FAM 35         \$9           FAM 31         \$1,           EE 27         \$3           EE 28         \$3           EE 64         \$8           EE 24         \$2           FAM 35         \$1,           FAM 35         \$1,           FAM 35         \$1,           FE 53         \$5	efter ded after	\$50 after ded  Not covered  \$75 after ded  Not covered  Premium  \$444.64  \$1,369.25  \$578.63  \$1,977.79  \$318.28	\$15 after ded  Not covered  \$40 after ded  Not covered  Premium  \$450.35  \$1,386.85  \$586.08  \$2,003.24  \$322.37	\$50 after ded \$50 after ded \$100 after ded \$100 after ded Premium \$396.69 \$1,221.58 \$516.23 \$1,764.52 \$283.96	\$366.00 \$1,098.00 \$732.00 \$1,098.00 \$366.00	\$35 after ded Not covered \$55 after ded Not covered + Admin Fee \$135.00 \$135.00 \$135.00 \$135.00 \$135.00	\$501.00 \$1,233.00 \$867.00 \$1,233.00 \$501.00
Out Net         50% a           Rx Non-Preferred In Net         0% a           Out Net         50% a           Preferred In Net         50% a           Out Net         50% a           Preferred In Net         50% a           EE 44         \$4           FAM 44         \$1,           EE/CH 32         \$5           FAM 49         \$1,           EE 24         \$2           EE 51         \$5           EE 27         \$3           EE/SP 26         \$6           FAM 38         \$1,           EE 24         \$2           FAM 35         \$9           FAM 31         \$1,           EE 27         \$3           EE 28         \$3           EE 64         \$8           EE 24         \$2           FAM 35         \$1,           FAM 35         \$1,           EE 53         \$5	after ded after ded after ded after ded after ded after ded 264.73 334.47 826.85	Not covered \$75 after ded Not covered Premium \$444.64 \$1,369.25 \$578.63 \$1,977.79 \$318.28	Not covered \$40 after ded Not covered  Premium \$450.35 \$1,386.85 \$586.08 \$2,003.24 \$322.37	\$50 after ded \$100 after ded \$100 after ded Premium \$396.69 \$1,221.58 \$516.23 \$1,764.52 \$283.96	\$366.00 \$1,098.00 \$732.00 \$1,098.00 \$366.00	Not covered \$55 after ded Not covered + Admin Fee \$135.00 \$135.00 \$135.00 \$135.00	\$501.00 \$1,233.00 \$867.00 \$1,233.00 \$501.00
Rx Non-Preferred In Net         0% a           Out Net         50% a           Free         50% a           EE 44         \$4           FAM 44         \$1,7           EE/CH 32         \$5           FAM 49         \$1,7           EE 24         \$2           EE 51         \$5           EE 27         \$3           EE/SP 26         \$6           FAM 38         \$1,7           EE 24         \$2           FAM 35         \$9           FAM 31         \$1,7           EE 28         \$3           EE 64         \$8           EE 24         \$2           FAM 35         \$1,7           EE 53         \$5	efter ded after ded emium 10.70 264.73 34.47 826.85	\$75 after ded  Not covered  Premium  \$444.64  \$1,369.25  \$578.63  \$1,977.79  \$318.28	\$40 after ded  Not covered  Premium  \$450.35  \$1,386.85  \$586.08  \$2,003.24  \$322.37	\$100 after ded \$100 after ded Premium \$396.69 \$1,221.58 \$516.23 \$1,764.52 \$283.96	\$366.00 \$1,098.00 \$732.00 \$1,098.00 \$366.00	\$55 after ded  Not covered  + Admin Fee  \$135.00  \$135.00  \$135.00  \$135.00  \$135.00	\$501.00 \$1,233.00 \$867.00 \$1,233.00 \$501.00
Out Net         50% or           EE 44         \$4           FAM 44         \$1,7           EE/CH 32         \$5           FAM 49         \$1,7           EE 24         \$2           EE 51         \$5           EE 27         \$3           EE/SP 26         \$6           FAM 38         \$1,           EE 24         \$2           FAM 35         \$9           FAM 31         \$1,           EE 27         \$3           EE 28         \$3           EE 64         \$8           EE 24         \$2           FAM 35         \$1,           EE 53         \$5	after ded emium 10.70 264.73 34.47 826.85	Not covered  Premium  \$444.64  \$1,369.25  \$578.63  \$1,977.79  \$318.28	Not covered  Premium  \$450.35  \$1,386.85  \$586.08  \$2,003.24  \$322.37	\$100 after ded  Premium  \$396.69  \$1,221.58  \$516.23  \$1,764.52  \$283.96	\$366.00 \$1,098.00 \$732.00 \$1,098.00 \$366.00	Not covered + Admin Fee \$135.00 \$135.00 \$135.00 \$135.00 \$135.00	\$501.00 \$1,233.00 \$867.00 \$1,233.00 \$501.00
EE 44 \$4  FAM 44 \$1,,  EE/CH 32 \$5  FAM 49 \$1,,  EE 24 \$2  EE 51 \$5  EE 27 \$3  EE/SP 26 \$6  FAM 38 \$1,  EE 24 \$2  FAM 35 \$9  FAM 31 \$1,,  EE 27 \$3  EE 28 \$3  EE 64 \$8  EE 24 \$2  FAM 35 \$1,  EE 24 \$2  FAM 35 \$5  EE 25 \$3  EE 53 \$5	264.73 334.47 826.85	\$444.64 \$1,369.25 \$578.63 \$1,977.79 \$318.28	\$450.35 \$1,386.85 \$586.08 \$2,003.24 \$322.37	\$396.69 \$1,221.58 \$516.23 \$1,764.52 \$283.96	\$366.00 \$1,098.00 \$732.00 \$1,098.00 \$366.00	+ Admin Fee \$135.00 \$135.00 \$135.00 \$135.00 \$135.00	\$501.00 \$1,233.00 \$867.00 \$1,233.00 \$501.00
EE 44       \$4         FAM 44       \$1,         EE/CH 32       \$5         FAM 49       \$1,         EE 24       \$2         EE 51       \$5         EE 27       \$3         EE/SP 26       \$6         FAM 38       \$1,         EE 24       \$2         FAM 35       \$9         FAM 31       \$1,         EE 27       \$3         EE 28       \$3         EE 64       \$8         EE 24       \$2         FAM 35       \$1,         EE 24       \$2         FAM 35       \$1,         EE 53       \$5	10.70 264.73 34.47 826.85 93.99	\$444.64 \$1,369.25 \$578.63 \$1,977.79 \$318.28	\$450.35 \$1,386.85 \$586.08 \$2,003.24 \$322.37	\$396.69 \$1,221.58 \$516.23 \$1,764.52 \$283.96	\$366.00 \$1,098.00 \$732.00 \$1,098.00 \$366.00	\$135.00 \$135.00 \$135.00 \$135.00 \$135.00	\$501.00 \$1,233.00 \$867.00 \$1,233.00 \$501.00
FAM 44 EE/CH 32 S5 FAM 49 S1, EE 24 S2 EE 51 S5 EE 27 S3 EE/SP 26 FAM 38 S1, EE 24 FAM 35 FAM 31 S1, EE 27 S3 EE 28 S3 EE 64 EE 24 FAM 35 EE 28 S3 EE 64 FAM 35 S5 FAM 35 S6 FAM 35 S7 EE 28 S3 EE 64 S8 EE 24 FAM 35 S8 FAM 35 F	264.73 34.47 826.85 .93.99	\$1,369.25 \$578.63 \$1,977.79 \$318.28	\$1,386.85 \$586.08 \$2,003.24 \$322.37	\$1,221.58 \$516.23 \$1,764.52 \$283.96	\$1,098.00 \$732.00 \$1,098.00 \$366.00	\$135.00 \$135.00 \$135.00 \$135.00	\$1,233.00 \$867.00 \$1,233.00 \$501.00
EE/CH 32       \$5         FAM 49       \$1,0         EE 24       \$2         EE 51       \$5         EE 27       \$3         EE/SP 26       \$6         FAM 38       \$1,0         EE 24       \$2         FAM 35       \$9         FAM 31       \$1,0         EE 27       \$3         EE 28       \$3         EE 64       \$8         EE 24       \$2         FAM 35       \$1,0         EE 53       \$5	34.47 826.85 .93.99	\$578.63 \$1,977.79 \$318.28	\$586.08 \$2,003.24 \$322.37	\$516.23 \$1,764.52 \$283.96	\$732.00 \$1,098.00 \$366.00	\$135.00 \$135.00 \$135.00	\$867.00 \$1,233.00 \$501.00
FAM 49 EE 24 EE 51 EE 57 EE 27 S3 EE/SP 26 FAM 38 S1, EE 24 S2 FAM 35 FAM 31 S1, EE 27 S3 EE 27 S3 EE 27 S3 S5 FAM 31 S1, S5 FAM 31 S1, S6 EE 24 S2 FAM 35 FAM 35 S5 S5 S5 S5 S5	826.85 93.99	\$1,977.79 \$318.28	\$2,003.24 \$322.37	\$1,764.52 \$283.96	\$1,098.00 \$366.00	\$135.00 \$135.00	\$867.00 \$1,233.00 \$501.00
EE 24 \$2 EE 51 \$5 EE 27 \$3 EE/SP 26 \$6 FAM 38 \$1, EE 24 \$2 FAM 35 \$9 FAM 31 \$1, EE 27 \$3 EE 28 \$3 EE 64 \$8 EE 24 \$2 FAM 35 \$1, EE 28 \$3 EE 64 \$8 EE 24 \$52 FAM 35 \$5	93.99	\$318.28	\$322.37	\$283.96	\$366.00	\$135.00	\$501.00
EE 24 \$2 EE 51 \$5 EE 27 \$3 EE/SP 26 \$6 FAM 38 \$1, EE 24 \$2 FAM 35 \$9 FAM 31 \$1, EE 27 \$3 EE 28 \$3 EE 64 \$8 EE 24 \$2 FAM 35 \$1, EE 28 \$3 EE 64 \$8 EE 24 \$52 FAM 35 \$5	93.99	\$318.28	\$322.37	\$283.96	\$366.00	\$135.00	\$501.00
EE 51 \$5 EE 27 \$3 EE/SP 26 \$6 FAM 38 \$1, EE 24 \$2 FAM 35 \$9 FAM 31 \$1, EE 27 \$3 EE 28 \$3 EE 64 \$8 EE 64 \$8 FAM 35 \$1, EE 24 \$2 FAM 35 \$5		•	·				-
EE 27 EE/SP 26 FAM 38 \$1, EE 24 \$2 FAM 35 \$5 FAM 31 \$1, EE 27 \$3 EE 28 \$3 EE 64 \$8 EE 24 \$5 FAM 35 \$5 \$5 \$5	TU.4J	•				\$135.00	\$501.00
EE/SP 26       \$6         FAM 38       \$1,         EE 24       \$2         FAM 35       \$9         FAM 31       \$1,         EE 27       \$3         EE 28       \$3         EE 64       \$8         EE 24       \$2         FAM 35       \$1,         EE 53       \$5	08.10	\$333.56	\$337.85	\$297.59	\$366.00	\$135.00	\$501.00
FAM 38 \$1, EE 24 \$2 FAM 35 \$9 FAM 31 \$1, EE 27 \$3 EE 28 \$3 EE 64 \$8 EE 24 \$2 FAM 35 \$1, EE 53 \$5	520.62	\$671.89	\$680.53	\$599.44	\$805.00	\$135.00	\$940.00
EE 24 \$2  FAM 35 \$9  FAM 31 \$1,7  EE 27 \$3  EE 28 \$3  EE 64 \$8  EE 24 \$2  FAM 35 \$1,7  EE 53 \$5	115.39	\$1,207.56	\$1,223.09	\$1,077.33	\$1,098.00	\$135.00	\$1,233.00
FAM 35 FAM 31 \$1, EE 27 \$3 EE 28 \$3 EE 64 \$8 EE 24 \$2 FAM 35 \$1,0	93.99	\$318.28	\$322.37	\$283.96	\$366.00	\$135.00	\$501.00
FAM 31 \$1,  EE 27 \$3  EE 28 \$3  EE 64 \$8  EE 24 \$2  FAM 35 \$1,  EE 53 \$5	02.84	\$977.44	\$990.01	\$872.04	\$1,098.00	\$135.00	\$1,233.00
EE 27 \$3 EE 28 \$3 EE 64 \$8 EE 24 \$2 FAM 35 \$1,7 EE 53 \$5	061.88	\$1,149.63	\$1,164.42	\$1,025.65	\$1,098.00	\$135.00	\$1,233.00
EE 28       \$3         EE 64       \$8         EE 24       \$2         FAM 35       \$1,0         EE 53       \$5	08.10	\$333.56	\$337.85	\$297.59	\$366.00	\$135.00	\$501.00
EE 64 \$8 EE 24 \$2 FAM 35 \$1, EE 53 \$5	19.57	\$345.97	\$350.42	\$308.66	\$366.00	\$135.00	\$501.00
EE 24       \$2         FAM 35       \$1,0         EE 53       \$5	81.97	\$954.84	\$967.11	\$851.88	\$366.00	\$135.00	\$501.00
FAM 35 \$1, EE 53 \$5	93.99	\$318.28	\$322.37	\$283.96	\$366.00	\$135.00	\$501.00
<b>EE 53</b> \$5	091.88	\$1,182.10	\$1,197.30	\$1,054.62	\$1,098.00	\$135.00	\$1,233.00
	99.74	\$649.29	\$657.64	\$579.28	\$366.00	\$135.00	\$501.00
	01.55	\$542.98	\$549.97	\$484.44	\$366.00	\$135.00	\$501.00
	765.26	\$828.48	\$839.14	\$739.15	\$366.00	\$135.00	\$501.00
in the second se	59.26	\$388.94	\$393.94	\$347.00	\$366.00	\$135.00	\$501.00
· ·	1/21	21/21	21/21	21/21	\$300.00	21/21	<b>+331.00</b>
	,303.17	\$15,484.98	\$15,684.13	\$13,815.16	\$12,883.00	\$2,835.00	\$15,718.00
•	mission	Commission	Commission	Commission	712,000.00	Commission	Ç13,718.00
	5.0%	5.0%	5.0%	6.5%	6.5%	15.0%	
	15.16	\$774.25	\$784.21	\$897.99	\$837.40	\$425.25	\$1,262.65
•	581.90	\$9,290.99	\$9,410.48	\$10,775.82	\$10,048.74	\$5,103.00	\$1,202.03
	JUエ・JU	\$9,290.99	\$9,410.48	\$10,775.82	710,040.74		313,131./ <b>4</b>
•		-	·			\$4,000.00 25.0%	
· · · · · · · · · · · · · · · · · · ·	0.00	0%	0% \$0.00	0% \$0.00			
One Time Commission \$6 1st Year Earnings \$8,5		\$0.00				\$1,000.00	

	Kaiser		TriNet - Kaiser			
Kaiser Rich HMO	HMO	HMO				
Kaisei Kicii Ilivio	Platinum 90 HMO 0/15		HMO 20			
	Benefits	Benefits				
Deductible In Net		\$0				
Out Net	1 -	N/A				
PC/Specialist In Net	•	\$20/\$35				
Out Net	N/A	\$20/\$35 N/A				
Co-Insurance In Net			N/A N/A			
Out Net	N/A	_	N/A N/A			
OOP Limit In Net			\$1,500			
Out Net	N/A		\$1,500 N/A			
Inpatient Hospital In Net	\$250/admit	\$250/admit				
Out Net		N/A				
Rx Generic In Net	5	\$10				
Out Net			N/A			
Rx Preferred In Net			35			
	N/A					
Out Net	· .		35			
Rx Non-Preferred In Net	15 N/A					
Out Net	·	Duomium	•	Total		
EE 44	Premium \$527.56	Premium \$509.00	+Admin Fee \$135.00	Total \$644.00		
FAM 44	\$1,654.58	\$1,527.00	\$135.00	\$1,662.00		
EE/CH 32	\$1,634.36 \$701.53	\$1,018.00	\$135.00	\$1,002.00		
FAM 49	· · · · · · · · · · · · · · · · · · ·	\$1,527.00	\$135.00			
EE 24	\$2,376.62 \$377.64	\$509.00	\$135.00	\$1,662.00 \$644.00		
EE 51	\$77.04	\$509.00	\$135.00	\$644.00		
EE 27	\$395.76	\$509.00	\$135.00	\$644.00		
EE/SP 26	\$595.76 \$797.19	\$1,119.00	\$135.00	\$1,254.00		
FAM 38	\$1,462.74	\$1,527.00	\$135.00	\$1,234.00		
EE 24	\$377.64	\$509.00	\$135.00	\$644.00		
FAM 35	\$1,174.71	\$1,527.00	\$135.00	\$1,662.00		
FAM 31	\$1,174.71	\$1,527.00	\$135.00	\$1,662.00		
EE 27	\$1,594.00	\$509.00	\$135.00	\$1,662.00		
EE 28	\$410.49	\$509.00	\$135.00	\$644.00		
EE 64	\$1,132.92	\$509.00	\$135.00	\$644.00		
EE 24	\$377.64	\$509.00	\$135.00	\$644.00		
FAM 35	\$1,432.52	\$1,527.00	\$135.00	\$1,662.00		
EE 53	\$770.38	\$509.00	\$135.00	\$644.00		
EE 49	\$644.25	\$509.00	\$135.00	\$644.00		
EE 59	\$982.99	\$509.00	\$135.00	\$644.00		
EE 35	\$461.47	\$509.00	\$135.00	\$644.00		
EE's Included	21/21	\$309.00	21/21	3044.00		
Total	\$18,552.68	\$17,916.00	\$2,835.00	\$20,751.00		
Total	Commission	\$17,510.00	Commission	\$20,731.00		
1st Year Commission %	5.0%	0.0%	15.0%			
Monthly Commission	\$927.63	\$0.00	\$425.25	\$425.25		
1st Year Commission	\$927.63 \$11,131.61	\$0.00	\$425.25 \$5,103.00	\$425.25 \$5,103.00		
One Time Set up Fee		Ş0.00	\$4,000.00	33,103.00		
Setup Fee Commission %	\$0.00 0%		34,000.00 25.0%			
One Time Commission						
	\$0.00 \$11,131.61	\$1,000.00				
1st Year Earnings			\$6,103.00	Irves com		