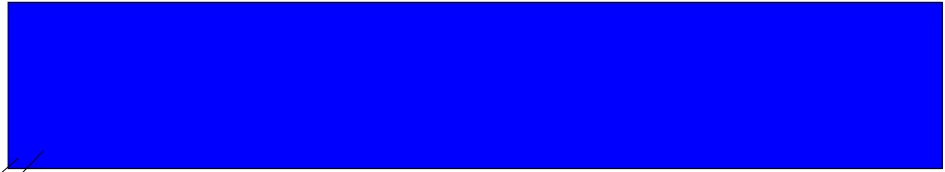


Medical Plans

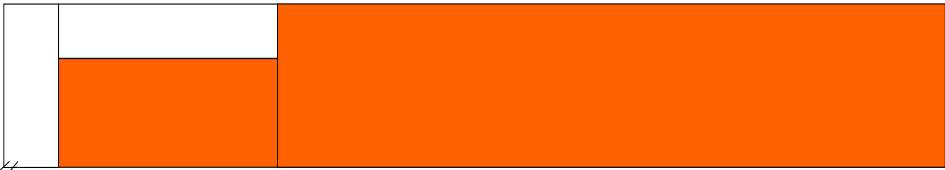
Traditional HMO



Office Visit Copay & Rx card



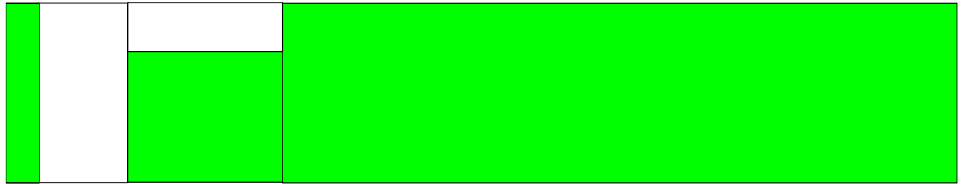
Traditional PPO



Office Visit Copay & Rx card



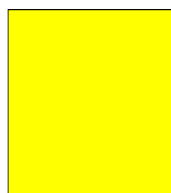
Self Directed PPO



Rx Card after deductible



Health Savings Account & High Deductible Health Plan
"H.S.A. & H.D.H.P"



Health Savings Account may be funded by employee, employer, or a combination. Keep what you don't spend as unused portion of the account will roll into the next calendar year. Employees immediately vested.