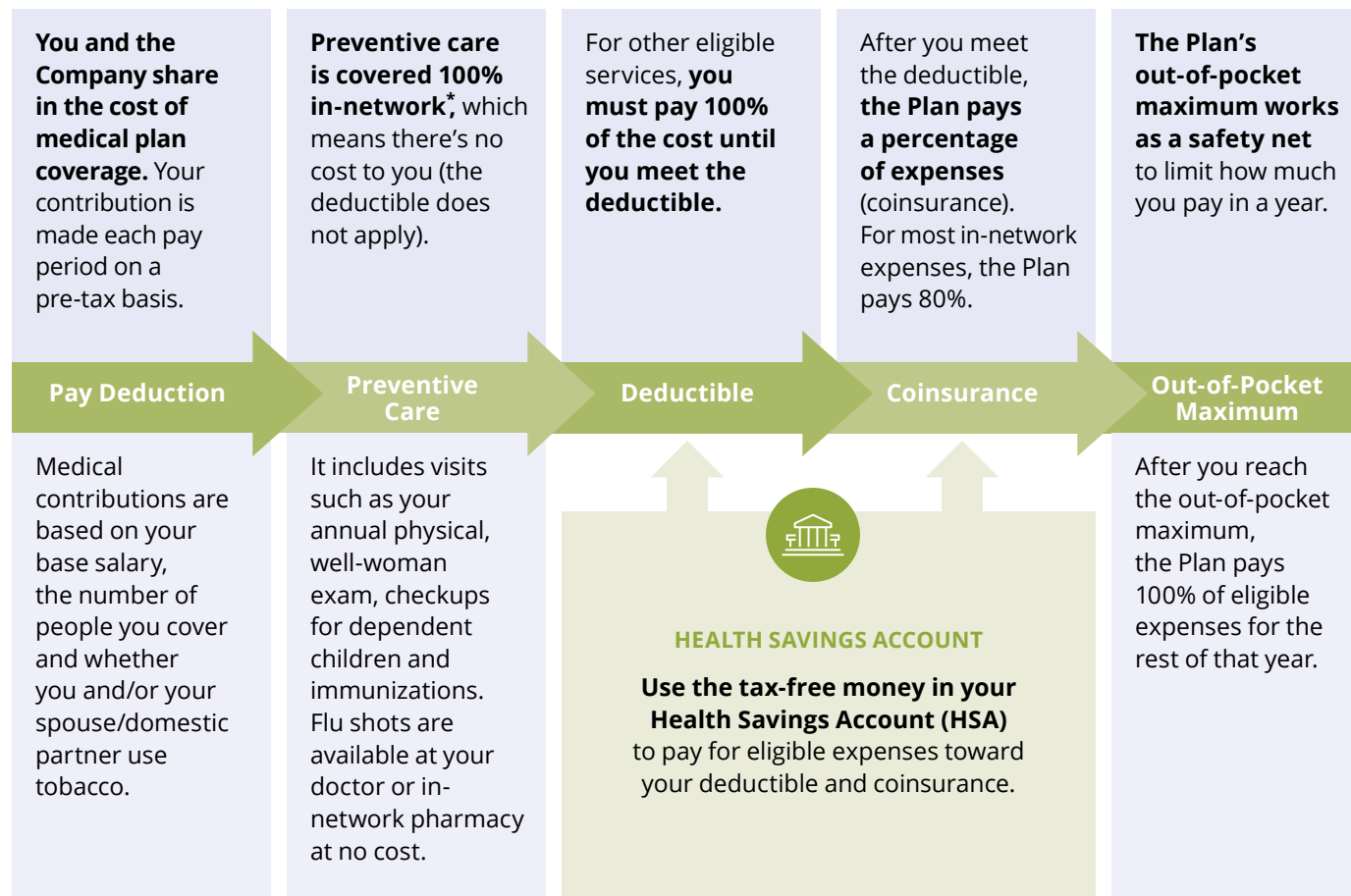


YOUR HSA MEDICAL PLAN: PUTTING IT ALL TOGETHER



In-network vs. out-of-network: In-network providers have negotiated service rates with Blue Cross Blue Shield (BCBS). An out-of-network provider may charge more than BCBS is willing to pay. Because of this, the out-of-network deductible is higher than the in-network deductible. Before receiving treatment, check with your plan carrier to ensure a doctor, lab, hospital, specialist or other provider is in-network.

* Visit your plan carrier website for specific preventive services and immunization lists covered under your plan.