NAPAA BENEFITS PROGRAM

This program provides the National Association of Professional Allstate Agents a comprehensive and affordable healthcare solution designed to meet all the compliance requirements of ACA. By offering affordable coverage along with proactive cost containment and employee wellness features, member companies can strategically manage healthcare costs while still maximizing benefits for their employees.

### Deductible
- **HealthyChoice**: $1,000
- **Healthy100**: $3,500
- **HealthyValue**: $6,850
- **HealthyConsumer**: $3,000 or $6,500

### Lifestyle Deductible
- Credit up to $500

### Co-insurance
- **HealthyChoice**: 80/20
- **Healthy100**: None
- **HealthyValue**: 50/50
- **HealthyConsumer**: None

### Office Visits Copay
- **HealthyChoice**: $30 / $50
- **Healthy100**: $250
- **HealthyValue**: $50
- **HealthyConsumer**: $250

### Hospital ER Visits
- **HealthyChoice**: $250
- **Healthy100**: $250
- **HealthyValue**: $50
- **HealthyConsumer**: Deductible / Co-insurance

### Urgent Care Visits
- **HealthyChoice**: $50
- **Healthy100**: $50
- **HealthyValue**: $50
- **HealthyConsumer**: Deductible / Co-insurance

### Rx Drug Benefits Copay
- **HealthyChoice**: $1/$15, $50, $80
- **Healthy100**: $1/$15, $50, $80
- **HealthyValue**: $1/$15, $50, $80
- **HealthyConsumer**: $1/$15, $50, $80

### Allergy Treatment
- **HealthyChoice**: $25
- **Healthy100**: $25
- **HealthyValue**: $25
- **HealthyConsumer**: Deductible / Co-insurance

### Diabetic Testing Supplies
- **HealthyChoice**: 100% thru Lifestyle
- **Healthy100**: 100% thru Lifestyle
- **HealthyValue**: 100% thru Lifestyle
- **HealthyConsumer**: Deductible / Co-insurance

### Telemedicine Consult
- **HealthyChoice**: $0
- **Healthy100**: $0
- **HealthyValue**: $0
- **HealthyConsumer**: $0

### Lab Testing
- **HealthyChoice**: 100% thru Lifestyle
- **Healthy100**: 100% thru Lifestyle
- **HealthyValue**: 100% thru Lifestyle
- **HealthyConsumer**: Deductible / Co-insurance

### SAMPLE MEDICAL RATES
Each client group will go through underwriting. Premiums may be higher or lower based on underwriting results.

<table>
<thead>
<tr>
<th>PLAN OPTION</th>
<th>HealthyChoice 1000</th>
<th>Healthy100 3500</th>
<th>HealthyValue 6850</th>
<th>HealthyConsumer 3000</th>
<th>HealthyConsumer 6500</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$424.25</td>
<td>$365.28</td>
<td>$318.19</td>
<td>$343.64</td>
<td>$292.31</td>
</tr>
<tr>
<td>Employee / Spouse</td>
<td>$912.14</td>
<td>$785.35</td>
<td>$684.10</td>
<td>$738.83</td>
<td>$628.46</td>
</tr>
<tr>
<td>Employee / Child(ren)</td>
<td>$827.29</td>
<td>$712.29</td>
<td>$620.47</td>
<td>$670.10</td>
<td>$570.00</td>
</tr>
<tr>
<td>Family</td>
<td>$1,260.02</td>
<td>$1,084.88</td>
<td>$945.02</td>
<td>$1,020.62</td>
<td>$868.16</td>
</tr>
</tbody>
</table>

1 After deductible is met. 2 After Copay then 100% to $500 per visit, then Deductible/Co-insurance. 3 Hospital ER Facility Charge Only, after Copay then Deductible/Co-insurance. Copay is waived if admitted. * Groups of 4-9 employees can choose two plans. Groups of 10-25 employees can choose three plans. Groups of 26+ employees can choose up to four plans. ** Groups must have at least 2 enrolled employees to be eligible for the NAPAA program. Eligibility for all plans is 30 hours, governed by ACA. Plans are underwritten by our re-insurance partners and utilize various provider networks throughout the country. Contact your Lifestyle Sales Representative for more details.

For questions about the program or to receive a proposal, contact:

Randy House at: randy@rkhinsurance.com