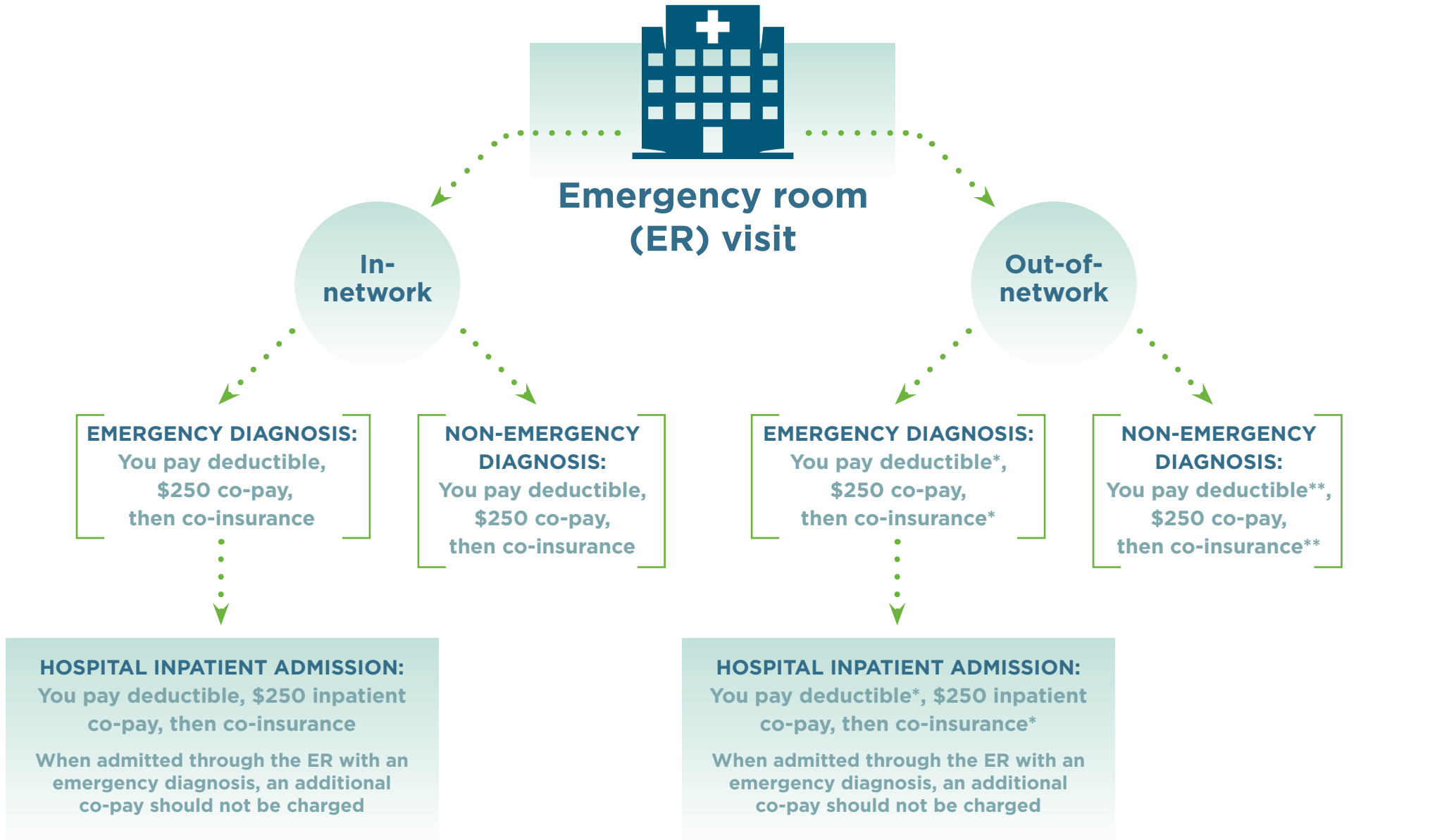


High Deductible Health Plan (HDHP)

A HIGH-LEVEL EXAMPLE OF HOW THE EMERGENCY ROOM CO-PAY WILL BE APPLIED



This is a general overview. See *Summary of Benefits and Coverage* for specific information on co-insurance and deductibles. Contact Highmark BCBS for verification of benefits. The official plan documents and insurance contracts set forth the eligibility rules, limitations, exclusions and benefits. These alone govern and control the actual operation of the plan.

* In-network benefits would be applied due to the emergency diagnosis, but balance billing may occur.

** Out-of-network deductible and co-insurance benefits would apply. Balance billing may occur.