RP Riley Management Group Inc.

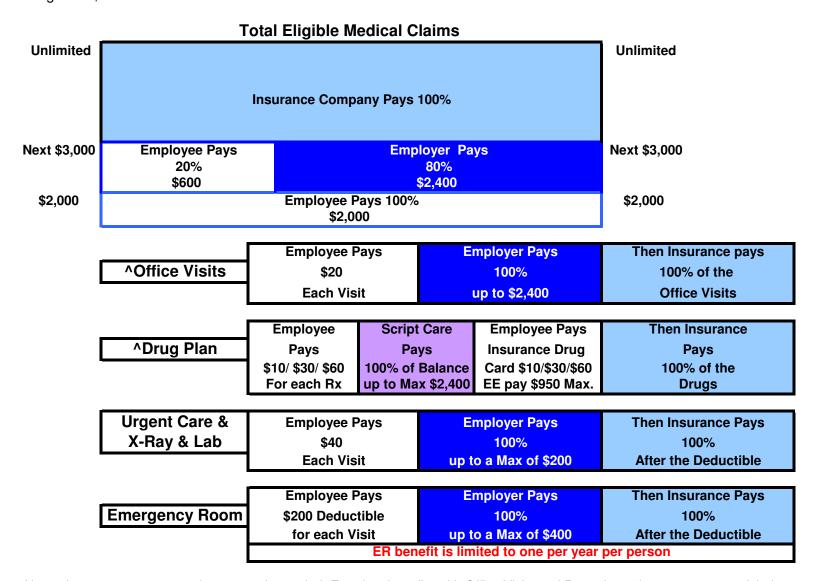
<u>Sample of</u> <u>Complex Plan D</u>

Employee Health Plan

\$2,000 Deductible

Co-Ins 20% to OOP = \$600, with Ded OOP = \$2,600 Then insurance pays 100% to unlimited Office Visits Co-Pay \$20

Drug Plan \$10/30/60



<u>Note</u>: In some cases, a member may exhaust their Freedom benefits with Office Visits and Rx and may have to pay part of their deductible before Insurance pays at 100%.

The Freedom reimbursement is based on the Employer's Group Health Plan in-network benefits. If you incur out-of-network expenses then the reimbursement is capped at the in-network reimbursement level.

The maximum benefit an employee can receive from the employer in the Freedom Plan is \$2,400 Single.

The employer will reimburse only the employee.

[^]The employee does not have to pay any co-pays for office visits or drugs, when Insurance pays 100%