

The following benefit plan changes are in effect as of May 1, 2014:

- In network individual deductible will increase from \$1,000 to \$1,500.
- In network family deductible will increase from \$2,000 to \$3,000.
- In network individual payment limit will increase from \$3,000 to \$3,500.
- In network family payment limit will increase from \$6,000 to \$7,000.
- Out of network individual deductible will increase from \$1,500 to \$2,000.
- Out of network family deductible will increase from \$3,000 to \$4,000
- Out of network individual payment limit will increase from \$4,000 to \$4,500.
- Out of network family payment limit will increase from \$8,000 to \$9,000.
- All copays including pharmacy copays will apply to the individual and family payment limits.