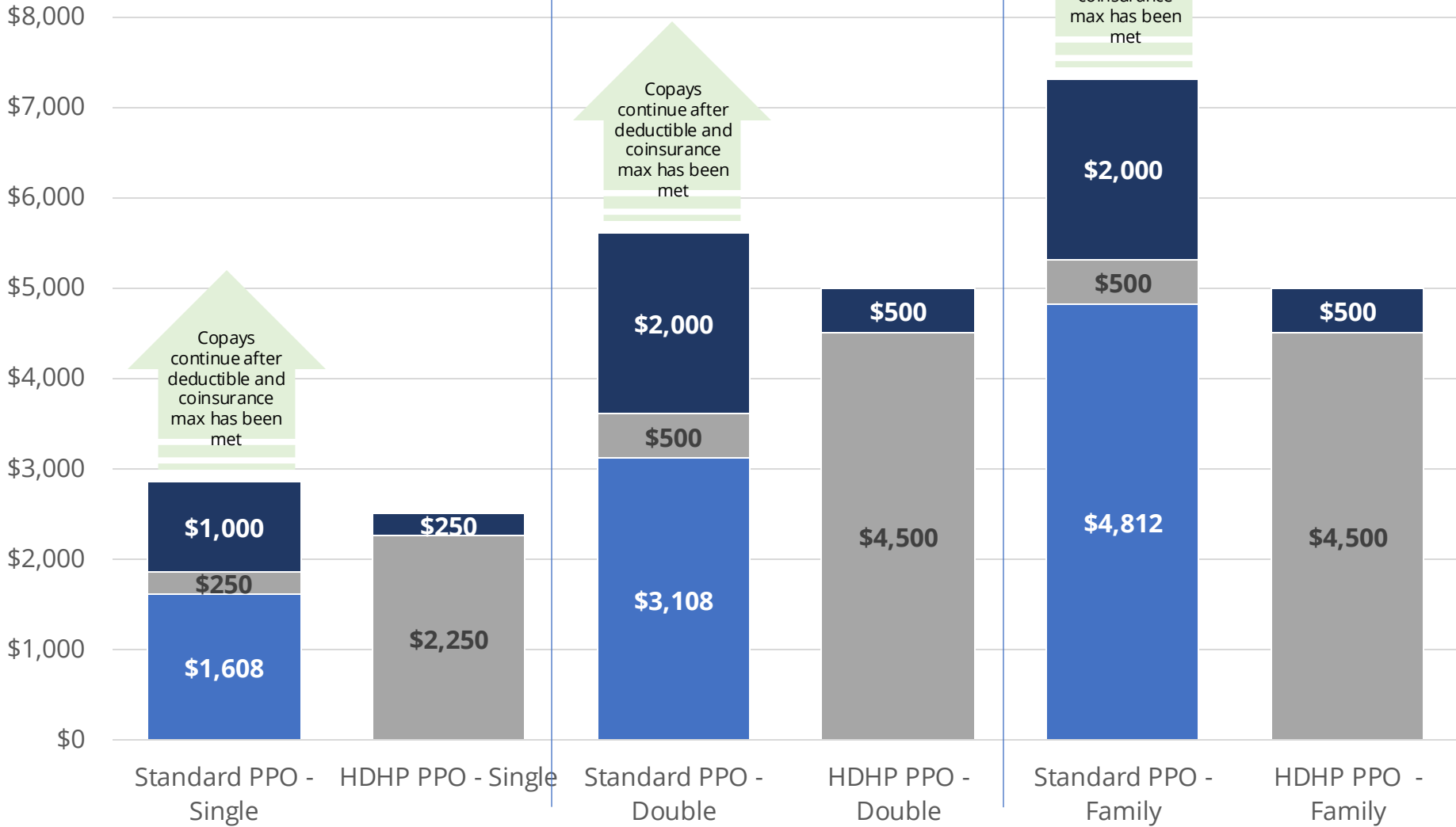


Might Pay / Must Pay Comparison



■ Might Pay (Coinsurance for PPO, Rx Copays for HDHP)

■ Might Pay (Deductible)

■ Must Pay (Faculty/Staff Annual Contribution)