PRODUCT PORTFOLIO REFERENCE GRID

AllWays Health Partners Complete PPO Plus Plans for Large Employers

Effective January 1, 2019

A fresh start. A new option. A commitment to innovations that are accessible to all.

AllWays Health Partners℠ is dedicated to redefining health insurance by challenging the current status quo and putting the needs of the people we serve front and center.

To do this, we continue to listen to and partner with brokers, employers, members, and providers.

To all, we offer our commitment to developing straightforward products and services that improve access to care and make the healthcare experience easier, smarter, better, and more customer-focused.
<table>
<thead>
<tr>
<th>Complete PPO Plus Plans</th>
<th>Deductible (D) Individual/Family Embedded, unless otherwise noted</th>
<th>Maximum Out-of-Pocket Individual/Family Embedded</th>
<th>Office Visit PCP/HMO/Medical</th>
<th>Emergency Room</th>
<th>Inpatient Diagnostic Imaging, X-Ray and Lab</th>
<th>High-Tech Services</th>
<th>Outpatient Services</th>
<th>Charge/Share by Tier for a 30-day supply</th>
<th>Pharmacy Cost (D) 40%</th>
<th>Pharmacy Cost (D) 30%</th>
<th>PHARMACY OPTION A</th>
<th>PHARMACY OPTION B</th>
<th>PHARMACY OPTION C</th>
<th>PHARMACY OPTION D</th>
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</thead>
<tbody>
<tr>
<td>Complete PPO Plus 300</td>
<td>$2,500 in the individual (D)</td>
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**Legend:** (D) = Deductible must be met first, then copayments or coinsurance may apply. Cost sharing for medical, behavioral health, and pharmacy applies to the maximum out-of-pocket (MOOP).
Comprehensive benefits that are simple to understand and easy to use

Care Complement
Care Complement™ options remove cost barriers to various care options. When you choose Care Complement, the following in-network benefits are at $0 cost sharing:

• 11 common prescriptions to treat chronic conditions, such as depression, diabetes, high cholesterol, and high blood pressure
• Cardiac rehabilitation therapy
• Medication assisted therapy office visits and certain prescription medications
• The first 6 physical/occupational therapy and chiropractic visits
• The first 6 acupuncture visits (benefit limit of 20 visits)
• Diabetes education & nutritional counseling

Embedded Deductible and/or Maximum Out-of-Pocket
All members are responsible for the individual deductible per benefit period. The family deductible can be satisfied by combining the deductibles paid by covered family members. With family coverage, the family maximum out-of-pocket is satisfied by combining the deductibles, coinsurance, and copayment amounts paid by covered family members. A covered family member will not exceed the individual maximum out-of-pocket amount.

Aggregate Deductible
With family coverage, the individual deductible amount does not apply. The entire family deductible amount must be met before benefits are payable for anyone in the family.

Underwriting Guidelines
• Employer groups may offer any two plan options from AllWays Health Partners' portfolio of Complete HMO and Complete PPO Plus plans.
• Employer groups with 20 or more enrolled subscribers may offer any three plan options from the Complete HMO and Complete PPO Plus portfolios.
• Employer groups with 50% of enrolled subscribers residing within AllWays Health Partners' service area may select any PPO Plus plan as a standalone offering.

All PPO Plus Plans Include:
• Exclusive access to Partners HealthCare on DemandSM for convenient, high-quality urgent care right from your tablet, smart phone, or computer
• Fitness benefit: One month gym membership fee (covers a minimum of $150 per policy)*
• Weight loss benefit: Up to 6 months of membership at Weight Watchers or Jenny Craig™†
• No limits for mental health/substance use outpatient office visits or inpatient admissions
• Childbirth education class reimbursement: $130 per pregnancy

Medical Benefits (Outpatient, Inpatient, Other)
• No copayment, deductible or coinsurance applies to preventive services when through an in-network provider
• Routine eye exam at no cost sharing for members diagnosed with diabetes through an in-network provider**
• Physical/occupational therapy: Coverage up to 100 combined visits per benefit period
• No referrals required

Pharmacy Benefits
A FlexRxSM pharmacy solutions control pharmacy costs while offering money and time savings for members:

• 6-Tier coverage for a wide variety of medications, including a $5 low-cost tier**
• An over-the-counter (OTC) drug benefit that covers many common OTC cough, cold, and allergy drugs and products with a prescription
• A 90-day supply of maintenance medications through mail order or retail pharmacies
• Choose from four pharmacy cost-sharing options

*One per policy (either subscriber or dependent)
**Deductible applies first for HSA plans, following IRS rules
† Weight loss membership benefit excludes food

Evidence of Coverage is comprised of the AllWays Health Partners Schedule of Benefits and Member Handbook.

AllWays Health Partners includes AllWays Health Partners, Inc., and AllWays Health Partners Insurance Company.

allwayshealthpartners.org