HIGHLIGHTS OF THE MAROON SAVINGS CHOICE PLAN
MEDICAL & PRESCRIPTION DRUG COVERAGE

When you elect the Maroon Savings Choice Plan:

- The network will be a preferred provider organization (PPO) administered by BlueCross BlueShield of Illinois. This plan will offer the same broad network of physicians and care providers currently available in the Maroon Plan.

- Like all University medical plans, preventive care is covered at 100%. This means when you receive annual physicals, mammograms, colonoscopies, and well-child care, there is no deductible or coinsurance.

- All non-preventive care will require you to meet 100% of your annual deductible before the plan will provide coverage. The annual deductible for this plan is:
  - $2,000 in-network/$4,000 out-of-network for those enrolled as an individual
  - $4,000 in-network/$8,000 out-of-network for those enrolled with a spouse and/or children. The family deductible must be satisfied before coverage begins for any one family member (often referred to as a “true family” deductible).

- You pay the full cost of prescription drugs until your deductible is met unless it is a preventive drug. Once your annual deductible has been met, then the cost will be the appropriate copay. For preventive drugs, you will only be responsible for the copay before and after your deductible is met. The 2015 copays will be exactly the same as the current Maroon Plan.

<table>
<thead>
<tr>
<th>Rx Plan Benefit (Retail/Mail Order)</th>
<th>Preventive Medications (Before and After Deductible)</th>
<th>Non-Preventive Medications (Participant pays 100% until deductible is met)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>$8/$16</td>
<td>Deductible then $8/$16</td>
</tr>
<tr>
<td>Brand Formulary</td>
<td>$20/$40</td>
<td>Deductible then $20/$40</td>
</tr>
<tr>
<td>Brand Non-Formulary</td>
<td>$35/$70</td>
<td>Deductible then $35/$70</td>
</tr>
</tbody>
</table>

Remember to have the pharmacy apply all CVS Caremark network discounts prior to submitting payment.

- Once you meet your annual out-of-pocket maximum, the Maroon Savings Choice Plan will pay 100% of eligible medical and prescription drug expenses. The out-of-pocket maximum for this plan is:
  - $3,000 in-network/$6,000 out-of-network if enrolled as an individual
  - $6,000 in-network/$12,000 out-of-network if enrolled with a spouse and/or children.