

# benefits connection

## MEDICAL PLAN COMPARISON SUMMARY

### Contribution Rates

The amount you contribute per paycheck for medical coverage varies based on your base salary and coverage election, but **you will always pay significantly less for coverage under the Standard PPO** than under the Premier PPO.

Your contribution rates can be obtained from your local Human Resources representative.

### Plan Features

		Standard PPO		Premier PPO	
		In-Network Coverage	Out-of-Network Coverage	In-Network Coverage	Out-of-Network Coverage
<b>Calendar Year Deductible</b>	Single	<b>\$500</b>	<b>\$1,000</b>	<b>\$250</b>	<b>\$500</b>
	Family	<b>\$1,000</b>	<b>\$2,000</b>	<b>\$500</b>	<b>\$1,000</b>
<b>Out-of-Pocket Maximum, Excluding Deductible</b>	Single	<b>\$4,000</b>	<b>\$8,000</b>	<b>\$2,000</b>	<b>\$4,000</b>
	Family	<b>\$8,000</b>	<b>\$16,000</b>	<b>\$4,000</b>	<b>\$8,000</b>
<b>Wellness Care<sup>*</sup></b>		<b>Covered at 100% with no copay</b>		<b>Covered at 100% with no copay</b>	
<b>Physician Visit</b>		\$20 copay	60%; subject to deductible	\$15 copay	70%; subject to deductible
<b>Specialist Visit</b>		\$30 copay		\$20 copay	
<b>Emergency Room Visit</b>		80%; not subject to deductible		90%; not subject to deductible	
<b>Hospital Stay</b>		80%; subject to deductible	60%; subject to deductible	90%; subject to deductible	70%; subject to deductible
<b>Mental Health/Substance Abuse (Outpatient)</b>		\$30 copay		\$20 copay	
<b>Mental Health/Substance Abuse (Inpatient)</b>		80%; subject to deductible		90%; subject to deductible	
<b>Infertility Office Visit</b>		\$30 copay		\$20 copay	
<b>Infertility Hospital or Outpatient Facility Services<sup>**</sup></b>		80%; subject to deductible		90%; subject to deductible	
<b>Most Other Services</b>		80%; subject to deductible	90%; subject to deductible		
<b>Prescription Drugs</b>		80%; subject to minimum and maximum copays			

\* Annual physicals for adults; well child exams covered as defined by standards of the American Academy of Pediatrics.

\*\* \$15,000 lifetime maximum benefit will apply to artificial reproduction technology. Artificial reproduction technology includes artificial insemination, IVF, ZIFT and GIFT.

This tool contains highlights of benefit plans and programs offered by Publicis Benefits Connection and is not intended to be a comprehensive summary. All plans are governed by the official plan documents, including any related summary plan descriptions. To the extent there is a discrepancy between the information contained in this tool and the official plan documents, the official plan documents will prevail. Publicis offers these benefits at will and while it has no immediate plans to do so, has the right to amend, modify or terminate any plan or program without prior notice and for any reason. Using this tool should not be construed as a contract of employment.