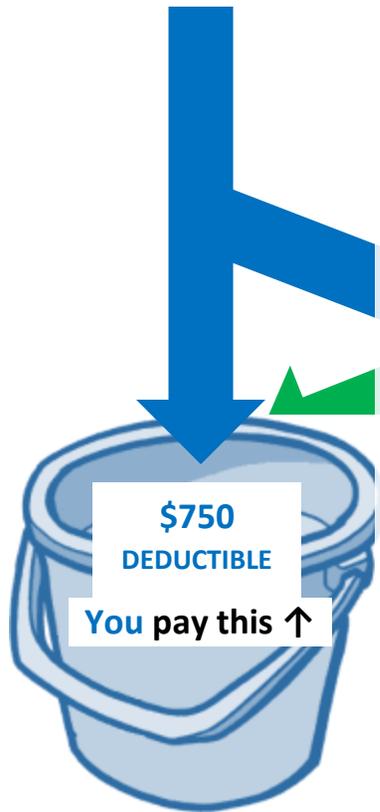


PPO INDIVIDUAL PLAN OPTION EXAMPLE

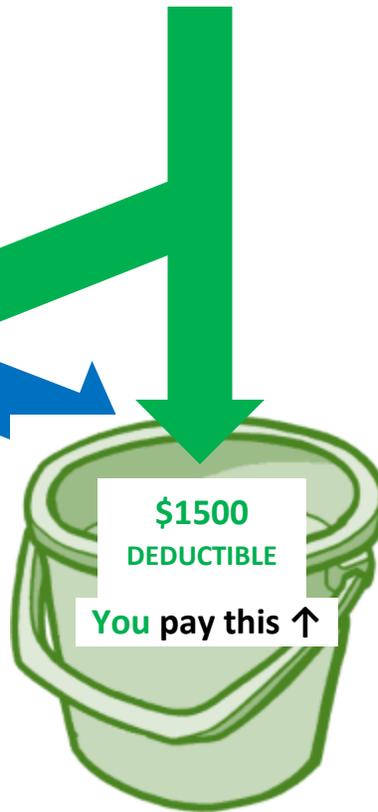
INSPIRE NETWORK



Insurance pays this ↓

80% until you meet your total out of pocket plan limit, then they pay at 100%!

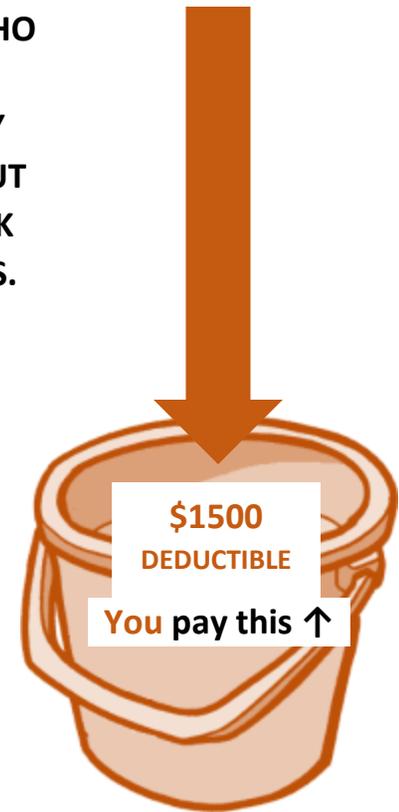
SIHO NETWORK



Insurance pays this ↓

70% until you meet your total out of pocket plan limit, then they pay at 100%!

OUT OF NETWORK



Insurance pays this ↓

60% until you meet your total out of pocket plan limit, then they pay at 100%!

Inspire and SIHO deductibles cross apply. If you see Doctors in either Network, you will meet or "fill" that Deductible "bucket" faster. Once you've met that Networks Deductible, Insurance starts paying their portion.

Inspire and SIHO deductibles DO NOT PAY TOWARDS OUT OF NETWORK DEDUCTIBLES.