

PRIMARY CARE PLAN (PCP)

- Available to all employees, regardless of hire date or length of service. Provides coverage for everyday medical needs, but not for catastrophic illness or injury.
- Minimal out-of-pocket costs with a \$15,000 per Plan Year maximum, unlimited lifetime maximum.
- \$20 office visit co-pay
- Prescriptions cost a \$7 co-pay for generic drugs only with a maximum of \$5,000 per Plan Year.

PCP	Full-time individual	Full-time w/spouse	Full-time w/child	Full-time w/children	Full-time w/family
Actual Rate	\$5.16	\$13.69	\$8.26	\$12.14	\$19.11
Without Wellness Discount •	\$7.32	\$15.85	\$10.42	\$14.30	\$21.27

PCP	Onboard Part Time Under 24 hrs/wk	Onboard Part Time 24 – 28 hrs/wk	Onboard Part Time 28 + hrs/wk	Hereafter Part Time Under 24 hrs/wk	Hereafter PT 24+ hrs/wk after 2 yrs of service	Hereafter PT 28+ hrs/wk after 5 yrs of service
Actual Rate	\$25.82	\$12.91	\$7.75	\$25.82	\$12.91	\$7.75
Without Wellness Discount •	\$27.98	\$15.07	\$9.91	\$27.98	\$15.07	\$9.91

HIGH DEDUCTIBLE HEALTH PLAN (HDHP)

This plan offers low cost protection against catastrophic illness or accident. It includes a feature unique to this plan, the Health Savings Account (HSA), detailed below and on page 12 of the mBenefitsConnect Enrollment Booklet.

- Unlimited Plan Year maximum / unlimited lifetime maximum.
- \$1,250 member-only / \$2,500 family deductible. For members electing family coverage, the \$2,500 deductible applies even if

only one family member has medical expenses.

- Prescriptions cost \$4 for generic drugs, 25% of formulary brand name drug costs, and 50% of non-formulary brand name drugs, after the deductible has been met. Preventive prescriptions are not subject to the deductible (see pages 34-36 of the mBenefitsConnect Enrollment Booklet).

The HDHP has an unlimited Plan Year prescription benefit.

HDHP	Full-time individual	Full-time w/spouse	Full-time w/child	Full-time w/children	Full-time w/family	Part-time individual
Actual Rate	\$14.20	\$37.62	\$22.71	\$33.36	\$52.52	\$21.29
Without Wellness Discount •	\$23.40	\$46.82	\$31.91	\$42.56	\$61.72	\$30.49

Full-time employees may elect the HDHP at the start of the Plan Year after 6 months of service. Onboard part-time employees may choose the HDHP at the start of the Plan Year if they average 28 or more hours per week based on the annual hours test.

HEALTH SAVINGS ACCOUNT (HSA)

- **Health Savings Accounts are the biggest advantage to the HDHP.** If you're in the HDHP, you should put at least some money in an HSA.
- **Meijer will match \$2.00** for every dollar you contribute to your HSA in 2008 up to \$250 for individuals, \$500 for spousal or family coverage. This is **free money** toward your health care expenses.
- Contributions to your HSA are made in equal deductions, pre-tax, from your weekly paycheck. (See the infographic in the Flex Account section to see how this saves you money on your taxes.)
- Money in your HSA is available for you to use as you put money in (compared to Flex Account contributions, which are available in full at the start of the Plan Year.)
- Unlike Flex Accounts, the money in an HSA is yours to keep. **It doesn't expire at the end of the year.** It stays with you even if you leave Meijer! It makes sense to maximize your contributions to your HSA before a Flex account, because you can cover the same medical costs and HSA money doesn't expire.
- You can contribute up to \$2,650/\$5,300 for individual/family (after Meijer's match) to your HSA in 2008.
- See pages 19-21 of the mBenefitsConnect Enrollment Booklet for more information.