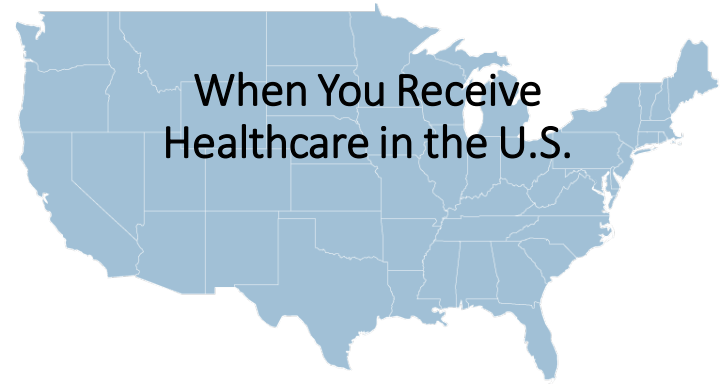


2019 Change to Reliant's Global Advantage International Group Health Insurance Plan



When You Receive Healthcare Overseas



When You Receive Healthcare in the U.S.

No change



Routine annual check-up, immunizations, and screenings

Health plan pays 100% You pay 0%
 Example: Your doctor charges \$200 for your annual check-up.
 Your insurance pays \$200 and you pay \$0.

No change

Change for 2019

All other covered medical care

Health plan pays 100% You pay 0%
 Beginning 1/1/2019, your insurance will pay 100% for all covered medical care when you visit an overseas provider. You no longer have a deductible to meet.



All other covered medical care: Before your deductible

Health plan pays 0% You pay 100%
 Example: You have employee-only coverage and a \$2,000 deductible to meet. You need an x-ray, which costs \$50. Your insurance pays \$0 and you pay \$50.



All other covered medical care: After your deductible

Health plan pays 100% You pay 0%
 Example: You have employee-only coverage and met your \$2,000 deductible. You need surgery that costs \$20,000. Your insurance pays \$20,000 and you pay \$0.

No change



Prescriptions

Health plan pays 80% You pay 20%
 Your insurance will pay 80% for all covered prescriptions.
 There is no deductible or out-of-pocket limit.

No change