Try These Plans on for Size

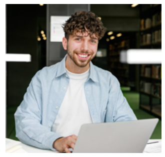
Example scenarios to illustrate which medical plan may best match your circumstances.

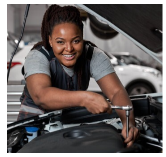
Core PPO (lowest premium PPO, highest deductible, copays for doctor visits and Rx)

Paycheck Conscious

Health Needs Occasional care, mostly urgent care visits and uses plan only when necessary

Why Core? Accepts higher deductibles for lower payroll deductions





Infrequent Doctor Visits

Health Needs Rarely sees a doctor, uses mostly urgent care and uses plan only when necessary

Why Core? Accepts high deductibles for affordability; prioritizes lowest premium

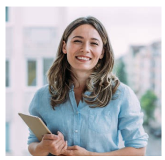
Key Consideration Do you have $6,000-$12,000 set aside to cover your deductible for you and your family in a medical emergency?

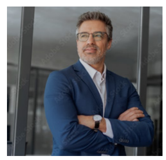
HDHP Plus (high-deductible health plan plus HSA with Cox contributions)

Emerging Professional

Health Needs Minimal, mostly preventive care

Why Plus? Can save money in HSA for future needs; lower premiums and tax advantages for longer term financial planning





Values Tax Savings

Health Needs Regular doctor visits, prioritizes wellness

Why Plus? Uses HSA as a tax advantaged savings tool; willing to pay higher deductibles for long-term savings

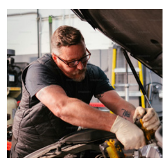
Key Consideration Do you have $2,000-$4,000 set aside to cover your medical expenses for you and your family before meeting your deductible?

Premium PPO (highest premium PPO, lowest deductible, copays for doctor visits and Rx)

Family Focused

Health Needs Regular pediatric and occasional specialist visits for spouse and children, prefers predictable costs

Why Premium? Lower deductibles and copays make budgeting easier; broad coverage for family



Known Health Condition

Health Needs Ongoing specialist visits, regular prescriptions; values comprehensive coverage

Why Premium? Lower out-of-pocket costs for frequent care and medications; avoids high upfront deductibles

Key Consideration Do higher per-paycheck deductions fit within your budget?

If you don’t enroll during Open Enrollment, you will default into the plan that best matches your current coverage.

<table>
<tr><th colspan="2">PLAN CONVERSIONS</th></tr>
<tr><th>FROM</th><th>TO</th></tr>
<tr><td>Low
$500 Deductible
$3,000 OOP Max
Healthcare FSA</td><td rowspan="2">Premium PPO
$800 Deductible
$3,250 OOP Max
Healthcare FSA</td></tr>
<tr><td>Medium
$1,000 Deductible
$3,500 OOP Max
Healthcare FSA</td></tr>
<tr><td>High
$2,000 Deductible
$4,000 OOP Max
Cox HSA Contribution</td><td>HDHP Plus
$2,000 Deductible
$4,000 OOP Max
Cox HSA Contribution</td></tr>
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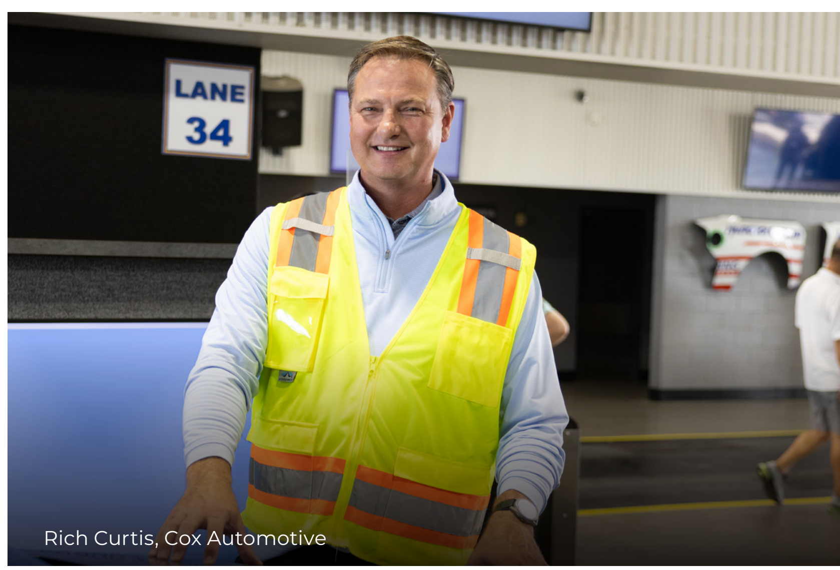

Rich Curtis, Cox Automotive

Note: If you waived medical coverage last year, and do not enroll in a plan during Open Enrollment this year, your coverage for 2026 will be waived again.