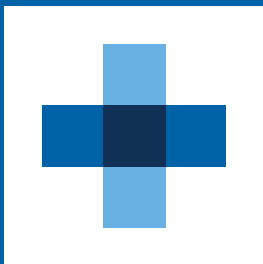




**TAKE
CHARGE
OF YOUR
HEALTH**



Make the most of your IPG medical plan.

Navigating the health care system can be overwhelming, but it doesn't have to be. UnitedHealthcare offers personalized tools to help you navigate your health plan and better understand your benefits. This guide is designed to help you find the resources that are right for you. It is organized into these areas:

- Getting Started
- Accessing Care
- After You Receive Care
- Clinical and Wellness Programs to Support You

Take a few minutes to review the guide and keep it as a reference when you need health care throughout the year.

Have a health care question? We're here to help.

A UnitedHealthcare Advocate is available to help you:

- Connect with a nurse for answers to your health questions
- Understand your benefits, coverage and treatment options
- Find a new doctor and schedule an appointment
- Estimate costs for care ahead of time
- Learn how to better manage your health

Call us at **1-866-679-0946, TTY 711**, from 8 a.m. to 11 p.m. ET.
You can also call 24/7 to speak with a nurse.

If you need help with language assistance, we have free
language interpreter services available from 8 a.m. to 11 p.m. ET,
Monday through Friday.

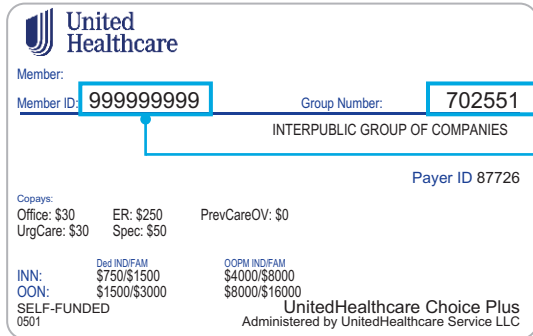


Getting Started

Keep your health plan ID card with you at all times.

Your health plan ID card has key information about you and/or your dependent's coverage. When you visit your doctor, hospital or other health care provider, remember to show them the card so they know how to bill for the services they're providing to you. If you didn't receive your ID card, call UnitedHealthcare to request a copy or log on to myuhc.com® and print your ID card or request a new one. You can also download the UnitedHealthcare® app to view your health plan ID card if you don't have it with you at the time of your appointment.

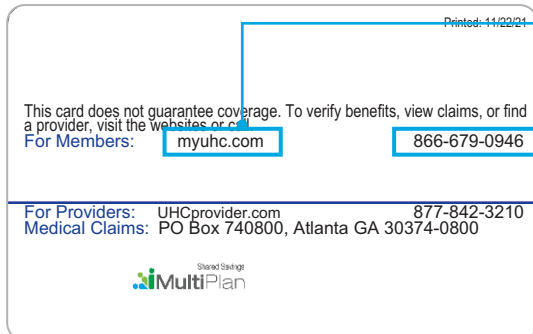
Front



Member ID and Group Number

Use these numbers and your date of birth when registering on myuhc.com or contacting UnitedHealthcare.

Back



Your member website

Use myuhc.com to manage your benefits anytime, anywhere.

Health Advocate

Call this number to speak with an Advocate.



Register on myuhc.com to manage your health benefits online.

The more you know about health care costs and the options you have, the easier it may be for you to make better decisions. With myuhc.com, you have access to tools and information to help you manage and improve your health, and save money:

- Find a network doctor or facility
- Track claims and medical expenses for your family
- Plan ahead for tests and treatments
- Get tips to help improve your health

It's easy to register on myuhc.com.

1. Go to myuhc.com.
2. Click on "Register Now". You'll need your ID card and date of birth to register.
3. Follow the step-by-step instructions. **Don't forget to include your phone number so a nurse can contact you with important information that may help you reach your health goals.**

Download the UnitedHealthcare app.

This app provides instant access to your family's critical health information — anytime, anywhere. You can:

- Find network doctors or providers near your home, office or when you're traveling
- View, sort and pay claims
- Estimate costs of common procedures and screenings
- View your HSA balance (administered by Optum Financial®)
- Pull up an image of your health plan ID card
- Track your physical activity, including wirelessly connecting to a Fitbit® device



Your IPG medical plan options.

PLAN FEATURES	UNITEDHEALTHCARE CHOICE PLUS NETWORK (PPO1)		UNITEDHEALTHCARE CHOICE PLUS NETWORK (PPO2)		UNITEDHEALTHCARE CONSUMER-DRIVEN HEALTH PLAN	
	Network	Out-of-Network	Network	Out-of-Network	Network	Out-of-Network
ANNUAL DEDUCTIBLE*	Ind: \$750 Family: \$1,500	Ind: \$1,500 Family: \$3,000	Ind: \$1,250 Family: \$2,500	Ind: \$2,500 Family: \$5,000	Ind: \$2,000 Family: \$4,000	Ind: \$4,000 Family: \$8,000
COINSURANCE (PLAN PAYS)	80% after deductible	60% after deductible	80% after deductible	60% after deductible	80% after deductible	60% after deductible
OFFICE VISIT	PCP: \$30 copay** Specialist: \$50 copay**	N/A	PCP: \$30 copay** Specialist: \$50 copay**	N/A	80% after deductible	60% after deductible
HOSPITAL SERVICES (INPATIENT)	\$500 copay per stay; then plan pays 80% coinsurance	\$700 copay per stay; then plan pays 60% coinsurance after deductible	\$600 copay per stay; then plan pays 80% coinsurance	\$800 copay per stay; then plan pays 60% coinsurance after deductible	80% after deductible	60% after deductible
NON-NOTIFICATION PENALTY	\$250	\$250	\$250	\$250	\$250	\$250
EMERGENCY ROOM	\$250 copay (applies to inpatient copay if admitted); then plan pays 80% coinsurance	\$250 copay [†] (applies to inpatient copay if admitted); then plan pays 80% coinsurance after deductible	\$250 copay (applies to inpatient copay if admitted); then plan pays 80% coinsurance	\$250 copay [†] (applies to inpatient copay if admitted); then plan pays 80% coinsurance after deductible	80% after deductible	80% after deductible
TALKSPACE	\$30 copay	\$30 copay	\$30 copay	\$30 copay	Subject to deductible, then coinsurance	Subject to deductible, then coinsurance
TELADOC®	\$15 copay	\$15 copay	\$15 copay	\$15 copay	Subject to deductible, then coinsurance	Subject to deductible, then coinsurance
ANNUAL OUT-OF-POCKET MAXIMUM^{††}	Ind: \$4,000 Family: \$8,000	Ind: \$8,000 Family: \$16,000	Ind: \$5,000 Family: \$10,000	Ind: \$10,000 Family: \$20,000	Ind: \$6,000 Family: \$12,000	Ind: \$12,000 Family: \$24,000
Prescription drugs (coverage provided by Express Scripts®); Rx table only applies to the CDHP once the deductible has been met.						
Generic:	Retail (up to 30-day supply) \$10 copay		Retail (up to 30-day supply) \$10 copay		Retail (up to 30-day supply) \$10 copay	
Formulary brand:	40% (\$45 min/\$100 max)		40% (\$45 min/\$100 max)		40% (\$45 min/\$100 max)	
Non-formulary brand:	50% (\$65 min/\$130 max)		50% (\$65 min/\$130 max)		50% (\$65 min/\$130 max)	
Generic:	Mail Order (up to 90-day supply) \$20 copay		Mail Order (up to 90-day supply) \$20 copay		Mail Order (up to 90-day supply) \$20 copay	
Formulary brand:	40% (\$85 min/\$225 max)		40% (\$85 min/\$225 max)		40% (\$85 min/\$225 max)	
Non-formulary brand:	50% (\$155 min/\$305 max)		50% (\$155 min/\$305 max)		50% (\$155 min/\$305 max)	
Prescription drug annual out-of-pocket maximum (network only)	Ind: \$2,000 Family: \$4,000	Note: The out-of-pocket maximum is a combined maximum that limits your expenses for both retail and mail order prescription drugs.				Combined with your medical out-of-pocket maximum.

* Amounts above reasonable and customary limits, the Non-Notification Penalty and all copays and coinsurance amounts for prescription drugs do not apply toward the deductible.

** Copays are waived for any network preventive care services covered under the Patient Protection and Affordable Care Act.

† \$250 copay applies only if a true emergency; otherwise, the applicable plan out-of-network coinsurance will apply. True emergencies will be covered at network levels.

†† Medical copays and coinsurance apply toward the out-of-pocket maximum. Amounts above reasonable and customary limits, the Non-Notification Penalty, the deductible, and all copays and coinsurance amounts for prescription drugs do not apply toward the medical out-of-pocket maximum.




Get the care you need — in or out of the network.

The UnitedHealthcare network is a group of over 1.2 million providers and over 6,600 hospitals that have a contract with us to offer you quality care at a more affordable rate. You can receive care and services from anyone in or out of our network, but you may save money when you stay in the network. Choose what’s best for you. Just remember, out-of-network providers will likely charge you more. Search for network providers and facilities at myuhc.com.

There’s no need to choose a primary care provider (PCP) or get referrals to see a specialist.

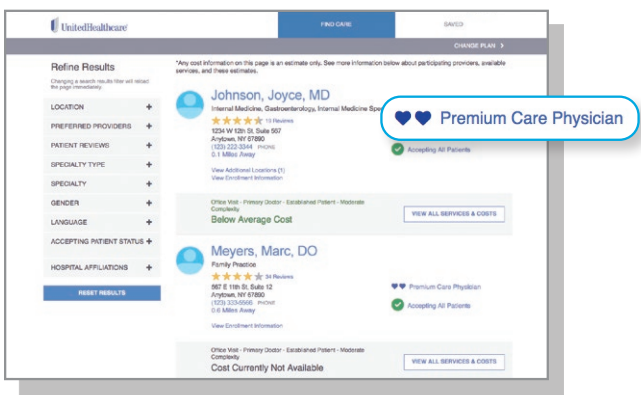
Consider choosing a PCP. They can be your partner in managing your care and can help you avoid duplicating tests or services.



Preventive care is covered 100% when you see a network provider.

♥♥ Choose a Premium provider.

The UnitedHealth Premium® program evaluates physicians in various specialties using evidence-based medicine and national standardized measures to help you find quality and cost-efficient providers. It’s easy to find a UnitedHealth Premium Care Physician. Just go to myuhc.com and click on “Find a Doctor”. Look for the blue hearts.



The UnitedHealth Premium® program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com. You should always consult myuhc.com for the most current information. Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician. Please see myuhc.com for detailed program information and methodologies.



Accessing Care

24/7 Virtual Visits.

Whether you're at work, home or traveling, 24/7 Virtual Visits are available.

Visit myuhc.com or use the UnitedHealthcare app to:

- Register your account
- Choose your 24/7 Virtual Visits provider (Teladoc, Doctor on Demand, or Amwell)
- Schedule an appointment

Before your first appointment, you'll need to complete your health history. 24/7 Virtual Visits are for minor medical issues only. Dial 911 for emergencies.

24/7 Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

All information provided in connection with 2nd.MD is for informational purposes only, and does not create a physician-patient treatment relationship. Information provided through 2nd.MD does not substitute medical diagnosis or treatment from your treating physician, and you should discuss the information provided by 2nd.MD with your treating physician before making any decisions. The 2nd.MD service may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

2nd.MD.

IPG employees and family members enrolled in the UnitedHealthcare medical plan have access to 2nd.MD. With 2nd.MD, you can connect with board-certified, expert doctors for a second opinion via phone or video, all within a matter of days and at no additional cost to you!

Get expert advice when you or an eligible family member has questions about:

- A new or existing diagnosis
- Treatment plans
- Possible surgery
- Your medications
- A chronic condition

Let 2nd.MD take on the burden of finding the right specialist, collecting medical records and navigating the health care system, so you can focus on getting the best care possible, as soon as possible.

To activate your account and request a consult, visit [2nd.MD/IPG](https://2nd.md/ipg) or call **1-866-269-3534**.

You can also download the 2nd.MD app from the App Store® or Google Play™.



Know where to go for care.

Accessing the right care is essential to your health. It's important to understand your care options so you can find the place that's right for you. **If you're experiencing a true medical emergency, call 911 or go the nearest hospital.**

CARE OPTIONS	NEEDS OR SYMPTOMS	COST (PPO)	COST* (CDHP)
Advocate4Me® A simplified and personalized member care experience.	<ul style="list-style-type: none"> Emotional health Clinical support Complex health care support Finances Well-being 	\$0	\$0
24/7 Virtual Visits See and talk to a doctor from your computer, tablet or smartphone.	<ul style="list-style-type: none"> Flu Cough or cold symptoms Sinus infection Fever Headache 	\$15	\$45
Talkspace Connect with a licensed therapist from your computer, tablet or smartphone.	<ul style="list-style-type: none"> Depression Anxiety Grief Stress 	\$30	\$25–\$75/week
Convenience Care Clinic Treatment at a larger retail, drug or grocery store.	<ul style="list-style-type: none"> Skin rash Flu shot Minor injuries Earache 	\$30	\$95
Your Doctor (PCP) They know your medical history and have easy access to your records.	<ul style="list-style-type: none"> Annual physical exam Routine preventive care screenings Managing a chronic or ongoing condition 	\$30	\$155
Urgent Care Quick, after-hours care.	<ul style="list-style-type: none"> Low back pain Respiratory (cough, pneumonia, asthma) Stomach (pain, vomiting, diarrhea) Infections (skin, eye, ear/nose/throat, genital-urinary) Minor injuries (burns, stitches, sprains, small fractures) 	\$30	\$180
Emergency Room For serious, immediate needs.	<ul style="list-style-type: none"> Chest pain Shortness of breath Severe asthma attack Major burns Severe injuries Kidney stones 	\$250**	\$2,100
2nd.MD. Get expert advice when you or an eligible family member have questions.	<ul style="list-style-type: none"> A new or existing diagnosis Treatment plans Possible surgery Your medications A chronic condition 	\$0	\$0

Save money with the cost estimator.

Don't be surprised with a big bill later — estimate costs before you get care. Costs for services and procedures can vary significantly depending on the provider you choose so be sure to compare beforehand. Visit myuhc.com or use the UnitedHealthcare app and select "Estimate Costs".

MRI Scan Without Dye - Knee

This test uses magnets and radio waves to create detailed images of the knee joint.

Average Cost in Your Area

The local average is determined by your health plan and the average cost of the plan's network providers near 10022
See out-of-network costs

Cost of Care
\$464

\$232

Below Average

\$791

Above Average

Why Provider Costs Vary

Continue

This tool is not intended to be a guarantee of your costs or benefits. Your actual costs and/or benefits may vary. When accessing the tool, please refer to the Terms and Conditions of Use and Why Your Costs May Vary sections for further information regarding cost estimates.

* These numbers are averages based on claims data of those enrolled in a UnitedHealthcare high deductible health plan and are not tied to a specific condition or treatment. Actual payments may vary depending upon your benefit coverage. You pay 100% until your calendar year deductible has been met. This is for network providers only.

** Waived if admitted.



After You Receive Care

This is how the claims and billing process works.

Once you use your health plan benefits, you might have questions about a claim or how a service was billed. Your claims information is on myuhc.com, but if you need more help, give us a call at **1-866-679-0946**.

When you visit a network doctor, he or she will submit the claim for you. UnitedHealthcare will then process the claim to:

- Make sure the claim is for an eligible expense under your plan
- Determine whether the claim was for eligible preventive care, so it can be paid 100%
- Apply the discounted rate for seeing a network doctor

How the claims and billing process works when you use a network doctor:

1. Doctor

The doctor's office submits your claim to UnitedHealthcare. **Important:** Some doctors may have the ability to instantly submit your claim online and could ask you to pay at the time of your visit.

2. UnitedHealthcare



UnitedHealthcare reviews the claim to see if the service is covered by your plan and if your care was from a network doctor or facility.



If the service is covered, and you used a network doctor or facility, UnitedHealthcare applies the network discount.



Preventive care

If your claim was for preventive care and you used a network doctor or facility, the claim will be paid 100%. You will not have out-of-pocket costs. The process is complete.



Non-preventive (diagnostic) care

If you are enrolled in PPO1 or PPO2, there is a \$30 copay for primary care visits — payable at time of service (not subject to deductible) — and 20% coinsurance for most other services after the deductible is met. If you are enrolled in the CDHP, you will pay for the full cost of the visit until your deductible is met. You can use your HSA to pay.

3. You

You can use your health care spending account dollars or your HSA (CDHP members) to pay for non-preventive care.

myuhc.com allows you to follow your claims from start to finish and track payments you've made to your health care providers all in one place. Your claim detail will appear on myuhc.com under "Claims & Accounts". You also will receive a health statement by mail or email that includes the claim details.

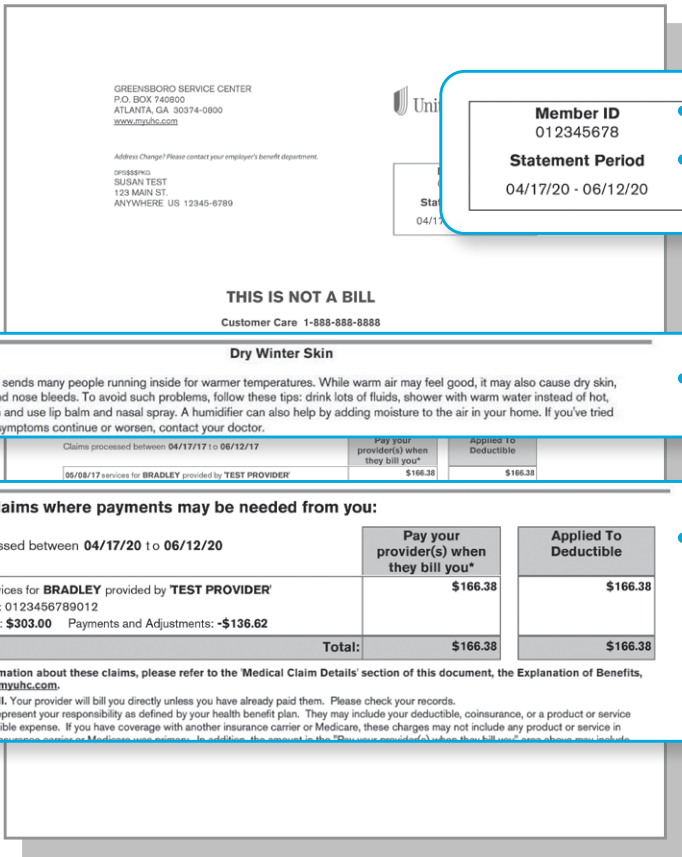


Health statements provide an overview of your health care expenses.

Health statements show you a record of your claims that provides a more complete view of your health care expenses.

Health statements are sent to you when you or your covered dependents use your benefit plan. You can see all claims processed for that period, plus remaining balances for your network deductible.

If you choose to receive your health statement online, we'll send you an email whenever a new statement is posted to myuhc.com. You can view your current and past health statements, Explanations of Benefits or current claims activity at any time on myuhc.com.



Member ID
012345678

Statement Period
04/17/20 - 06/12/20

Member ID
Your unique number that protects your Social Security number.

Statement Period
Your benefit plan activity during a period of time.

Dry Winter Skin

Winter weather sends many people running inside for warmer temperatures. While warm air may feel good, it may also cause dry skin, chapped lips and nose bleeds. To avoid such problems, follow these tips: drink lots of fluids, shower with warm water instead of hot, moisturize often and use lip balm and nasal spray. A humidifier can also help by adding moisture to the air in your home. If you've tried these tips and symptoms continue or worsen, contact your doctor.

Message center
Messages that promote better health awareness.

Medical claims where payments may be needed from you:

Claims processed between 04/17/20 to 06/12/20

	Pay your provider(s) when they bill you*	Applied To Deductible
05/08/20 services for BRADLEY provided by TEST PROVIDER Claim Number: 0123456789012 Provider Billed: \$303.00 Payments and Adjustments: -\$136.62	\$166.38	\$166.38
Total:	\$166.38	\$166.38

For more information about these claims, please refer to the 'Medical Claim Details' section of this document, the Explanation of Benefits, or visit: www.myuhc.com.
This is not a bill. Your provider will bill you directly unless you have already paid them. Please check your records. These charges represent your responsibility as defined by your health benefit plan. They may include your deductible, coinsurance, or a product or service that is not an eligible expense. If you have coverage with another insurance carrier or Medicare, these charges may not include any product or service in which the other insurance carrier or Medicare was primary. In addition, the amount in the *Pay your provider(s) when they bill you* column above may include

What you owe
The amount you need to pay your health care provider if you did not pay at the time you received services.



Clinical and Wellness Programs to Support You

Whether it's forming healthier lifestyle habits or managing a complex health condition, we're here to support you. If you or a family member is diagnosed with a special condition, we can connect you with leading health care facilities and providers, coordinate your care with your treatment team, help schedule appointments and more. For many conditions, we can connect you with national Centers of Excellence. The Centers of Excellence have been identified by UnitedHealthcare as being experts in their areas of specialty and producing the best outcomes. Here are some of the programs and services that are available at no additional cost as part of your health plan.

Rally®

This personalized program is designed to help you move more, eat better and feel great. It even rewards you for your progress. To get started, visit myuhc.com and click on any Rally link. Once registered, you can participate in wellness activities on your own or in the wellness community.

How it works:



Take your Health Survey.

The Health Survey gives you your Rally AgeSM — a measure of your overall health based on your survey responses.



Pick your Missions.

Once you have your Rally Age, you'll get personalized Missions — or individual action plans — based on your Health Survey results. Missions are activities to help improve or maintain your health. Choose the ones that fit your lifestyle.



Earn rewards.

You'll get Rally Coins when you check in to Rally and track your progress on your Missions. Use them to enter sweepstakes for chances to win cool prizes.

Emotional health

The challenges you face each day can sometimes feel overwhelming. Behavioral health benefits, available as part of your IPG medical plan, provide confidential support for everyday challenges, and for life's more serious problems.

You will have confidential help anytime you need it for:

- Alcohol and drug abuse recovery
- Coping with grief and loss
- Depression, anxiety or stress
- Relationship difficulties

All your personal records, including medical information, referrals and evaluations, are kept strictly confidential in accordance with federal and state laws and your health plan's privacy policy. To find out more, visit liveandworkwell.com or call **1-866-679-0946, TTY 711**.

Talkspace

With Talkspace online therapy, you can regularly communicate with a licensed therapist safely and securely from your phone or desktop — no office visit required. It's private, confidential and convenient. Visit talkspace.com/connect to register and choose a provider.

Sanvello

Sanvello is an app that offers clinical techniques to help dial down the symptoms of stress, anxiety and depression whenever you need it. And, it's available to you at no additional cost as part of your health plan benefits.

The Sanvello app offers:

- Daily mood tracking
- Coping tools
- Guided journeys
- Personalized progress
- Community support

Download the app at sanvello.com. Download on the App Store or get it on Google Play.

Decision Support

Decision Support gives you access to registered nurses who can help you better manage your condition, help you understand your treatment options and connect you with quality physicians.

Call **1-888-866-8295** if you're dealing with a condition that may require surgery. We'll help you make the right choice for you and get the most out of your benefits. Plus, if you complete a Decision Support program, you are eligible for a \$100 gift card through Rally.

Cancer Support Program

The Cancer Support Program gives you and your eligible family members a source of personalized, ongoing support for all types of cancer through an experienced cancer nurse advocate. Your cancer nurse advocate is supported by a board-certified medical oncologist, a hematologist, and other doctors and social workers with experience in how to support you and your family as you cope with cancer. Call **1-866-936-6002** to enroll.



Connect with a health advocate today.

As part of your health plan, you have a dedicated team of highly-trained benefit specialists and clinical experts standing by to answer health and benefit-related questions, provide guidance, resolve issues or connect you to care and resources that are right for you.

Call **1-866-679-0946**, connect via myuhc.com or chat on the UnitedHealthcare app

MSK Direct — Cancer Care with Memorial Sloan Kettering Direct

IPG has partnered with Memorial Sloan Kettering — consistently ranked as one of the top hospitals for adult and pediatric cancer care in the United States — to offer a concierge-like program for those dealing with a cancer diagnosis.

The staff at MSK Direct will:

- Schedule timely appointments for you
- Answer your questions, coordinate services and help you navigate your cancer care experience
- Help you gather necessary medical records
- Introduce you to MSK facilities and the clinical teams that will handle your care
- Optimize your care and ensure your satisfaction

All IPG employees and their eligible family members have access to MSK Direct at no additional cost. However, care provided by MSK will be subject to the standard copays and deductibles of each individual's insurance plan. UnitedHealthcare participants can access MSK as a network provider.

Access MSK Direct by calling **1-833-825-4562**, Monday through Friday, from 8:30 a.m. to 5:30 p.m. ET.

Fertility Solutions

Infertility can be an emotional and stressful experience. If you've been struggling with infertility, Fertility Solutions can help you understand your treatment options, find network facilities and specialists, and guide you throughout the treatment process so you get the most out of your benefit. Call **1-866-774-4626** to enroll.

Maternity Support Program (MSP)

Get personalized support from an experienced maternity nurse during your pregnancy and through the first few weeks of your baby's life. This program helps reduce the occurrence of pre-term births through pre-conception coaching, prenatal care management and education, and support for pregnancies considered to be high risk for premature birth. Call **1-866-679-0946** to enroll. When you complete the program, you'll be eligible for a \$100 gift card through Rally.

Neonatal Resource Services (NRS)

If you are an expectant parent of a child who may be admitted to a neonatal intensive care unit (NICU), you have support. This program connects you with an experienced neonatal nurse who can answer your questions and help make sure you and your baby receive the best possible care.

Your nurse can:

- Help you make informed decisions about delivery options and care.
- Access the nation's leading NICUs for "high-risk" pregnancies.
- Offer consultation during your baby's NICU stay.

The NRS program is available to those in the Maternity Support Program who have been identified as potentially having a high-risk pregnancy. Call **1-866-679-0946** to enroll.

The programs and services described here are for informational purposes only. It is not intended to be medical advice or a substitute for professional health care and should not be used for emergency or urgent care situations. In an emergency, call 911 or go to the nearest emergency room. UnitedHealthcare representatives cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. Please refer to your benefit plan documents for information about coverage. Your personal health information is kept private in accordance with applicable privacy laws and regulations.



Congenital Heart Disease

This program provides information and access to the Centers of Excellence network, including recommendations for treatment options and access to physicians with proven clinical experience in treating congenital heart disease. Our specialized nurses can also help you find a network medical center for care that has passed quality treatment standards.

Transplant Resource Services

If you need a transplant, this program can connect you to Transplant Centers of Excellence. Our experienced nurses will work with you and your doctors throughout your care.

Bariatric Resource Services

If you are considering weight-loss surgery, this program can provide you with the education and personal support you need before and after the surgery. Our coaches and nutritional experts will be there to help you along the way.

Kidney Resource Services

If you've been diagnosed with kidney disease, this program will connect you to experienced nurses who will help you learn how to manage the disease. They will also work with your doctor, dialysis centers and others on your care team.

To enroll in these programs, call 1-866-679-0946.



UnitedHealthcare calling...

If you get a call from us, be sure to pick up the phone. You can talk to a nurse about reaching your health goals. Don't be alarmed, the nurse may ask you identifying information about yourself to verify he or she is talking to the correct person.



Need more information? We're here to answer your questions.

To contact us, call **1-866-679-0946**, TTY 711, from 8 a.m. to 11 p.m. ET, or email **Advocate4Me@uhc.com**. You can also call 24/7 to speak with a nurse.

If you need help with language assistance, we have free language interpreter services available from 8 a.m. to 11 p.m. ET, Monday through Friday.



MN006-E300, P.O. Box 1459
Minneapolis, MN 55440-1459

PRESORTED
FIRST-CLASS MAIL
U.S. POSTAGE
PAID
UNITEDHEALTH GROUP

Important information about your medical plan.



This document includes general information about your medical benefit plan. This summary is not a plan document under which the plan is maintained and administered. Any discrepancies between this information and your plan documents will be governed by the plan documents. The benefits described on this website are subject to change at any time.

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