

As a highly valued employee of our company, we are offering you the opportunity to purchase quality individual health insurance through a convenient payment plan. With this program, you and your family will have access to the following benefits and options:

- Select and customize your own individual major medical plan, benefits and premium, from a wide portfolio of products, to best meet your needs and budget.
- Elect coverage for yourself only, for dependents only, or for your entire family.
- Choose the effective date of coverage that is best for you.
- Set up payroll deduction to conveniently pay for your coverage.
- Coverage is portable—you keep it even if you leave our company.

### *Individual medical plans*

The individual major medical plans offered through this program are provided to you by Time Insurance Company, a 114-year-old national health insurance company with a solid reputation for high quality products, financial stability, and a commitment to the health insurance industry.

Buy only the coverage you need. You may choose from a wide portfolio of plans that range from **affordable** plans offering basic coverage to more **customizable** plans with extensive coverage and options. You also may select one of the new **Health Savings Account (HSA)** plans that provide affordable premiums and tax-sheltered account growth.

These flexible plans offer you valuable features and options such as

- preventive care coverage
- optional office visit copayments
- prescription drug coverage
- optional maternity benefit
- supplemental accident benefits
- worldwide coverage

### *Hassle-free payment program*

After you've chosen your health insurance plan, we will provide a fast, convenient, and safe payment program for you. We deduct your monthly premiums from your paychecks, then submit payment on your behalf—no bill in the mail, no checks to write, no postage required.

We are excited to bring you this opportunity and we hope that you find it to be of great value to you and your family. In the next few days, you will have the chance to talk with a Time Insurance Company representative, who can provide you with benefit details, answer your questions, and, if you choose, help you customize your plan and apply for coverage.