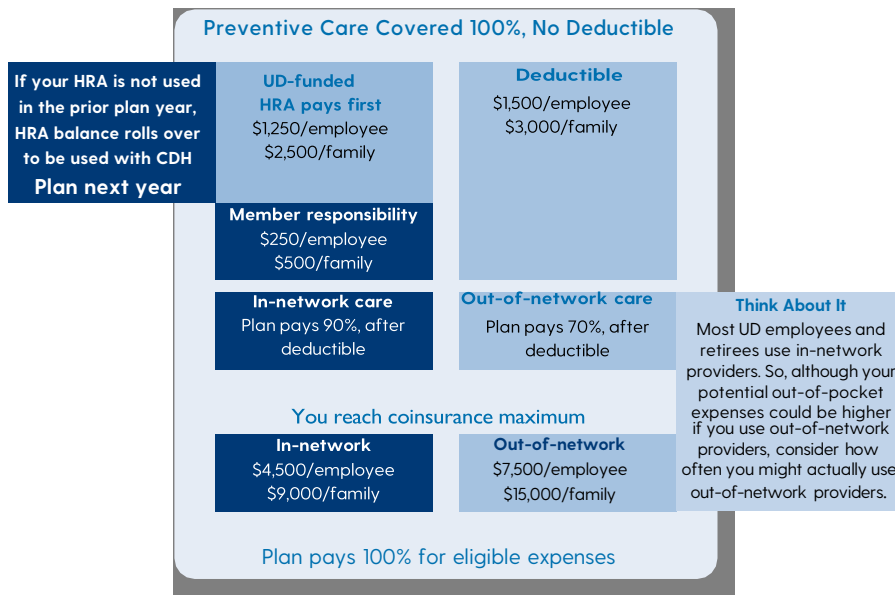


CONSUMER-DIRECTED HEALTH PLAN (CDH GOLD)

Consumer-Directed Health Plan With A Health Reimbursement Account



Separate Prescription Drug Coverage

Your prescription copays do not apply to your deductible or coinsurance maximums.