YOUR BENEFITS AT A GLANCE

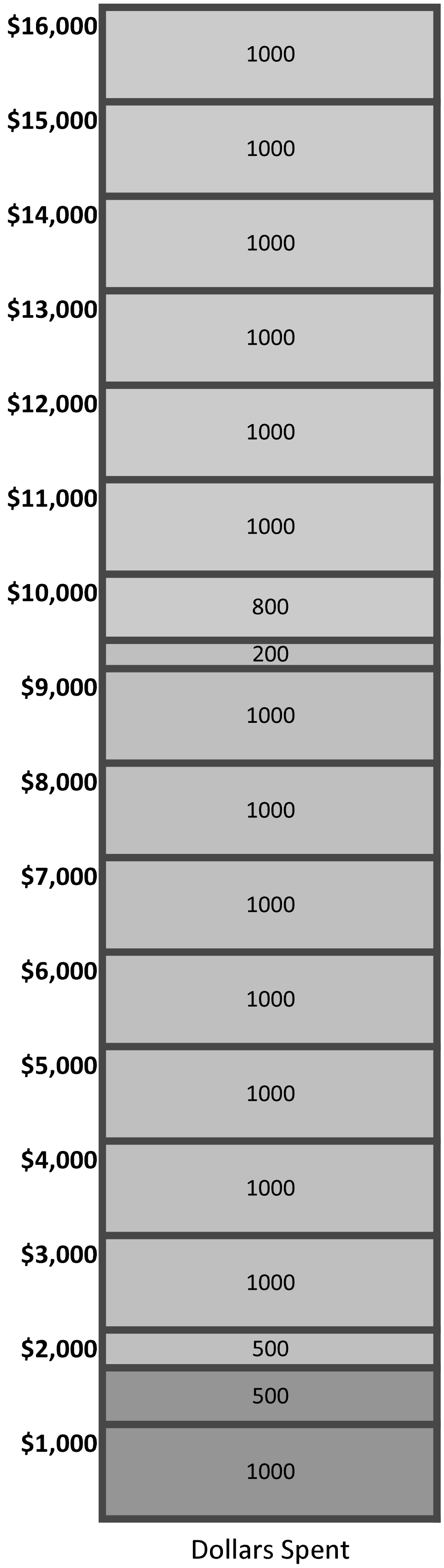
Jills House

	Allstate SG SILVER PPO 9200 & Fidelity GAP ($1500 Deductible/100%/$7700 Benefit)
Office Visits	
Primary	$40 Copay
Specialist	$60 Copay
Chiropractic	100% After Deductible
X-Ray	100% After Deductible
Blood/Lab Tests	
Hospital - In & Out-Patient Services	
Deductible per Calendar year	$9200 Per Person. Employee pays a $1500 Deductible, then Fidelity GAP pays the next $7700 of inpatient/outpatient services
In Patient Services	**100% After Deductible**
Out Patient Services	100% After Deductible
MRI's/CT/PET Scans	
Urgent Care / ER Visits	
Emergency Room	100% After Deductible
Urgent Care	$75 Copay
Out of Pocket: (Deductible/Coinsurance)	**$1500 Per Person**
Total Max OOP: (add OV/RX copays)	*$9200 Per Person*
Prescription Drugs	Covered - Tiered Copays ($20/$50/$75)

This is intended as a brief overview only. Please refer to the Allstate and Fidelity Benefit summaries for complete benefit information. Fidelity GAP provides composite rates for groups with 20 or more employees enrolling and age banded rates for groups with less than 20 employees enrolling. GAP does not cover outpatient prescription drugs (covered by copay on this plan) or home health care.

Fidelity Out Of Pocket Illustration

Allstate SG SILVER PPO 9200 & Fidelity GAP ($1500 Deductible/100%/$7700 Benefit)



Highlights

Blue sections represent inpatient or outpatient services that are insurance paid

Red sections represent inpatient or outpatient services that are EMPLOYEE paid

Orange sections represent inpatient or outpatient services that are GAP paid

How To Use Your New "Two Card" Health Insurance Program

FSL GAP

And

Allstate
You're in good hands.

1

Your Employer has purchased
2 insurance policies
that work together to provide you great medical health insurance benefits.

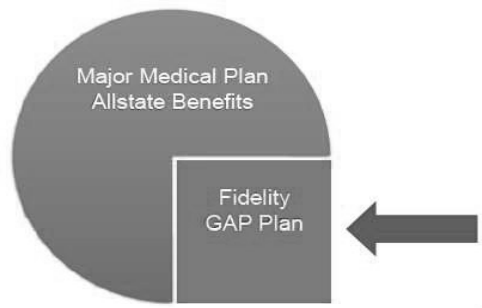
Your first policy is an Allstate Benefits insurance plan
(its often called a "major medical "plan).
You will receive an insurance card

Your major medical plan provides unlimited benefits after you pay a large up-front deductible and possibly some cost sharing (coinsurance) thereafter.

3

Your SECOND INSURANCE policy , with coverage from Fidelity, pays MOST of your new deductible for you.

You will receive an Fidelity insurance card



4

The two-card system provides you great coverage at an affordable cost.

5

Whenever you use medical services,
Show BOTH CARDS to your provider!

- HOSPITAL
- LAB
- EMERGENCY ROOM
- URGENT CARE

Each ID card has a toll free 800 number to answer any billing questions your medical providers may have.

6

If your major medical plan has a COPAY requirement for certain services, you'll still need to pay those at the TIME OF SERVICE.

- EMERGENCY ROOM
- OFFICE VISIT
- URGENT CARE
- PRESCRIPTIONS

Three Step Claim Process

Major Medical Plan

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Secondary Insurance

FSL

You

Step One

- Your medical provider bills your Major Medical plan.
    - Major Medical pays its portion
    - Major Medical mails you your EOB

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EOB: Explanation of Benefits: Statement that shows what medical treatments and services were performed on their behalf

Step Two

- Your medical provider bills Fidelity.
    - Fidelity pays its portion
    - Fidelity mails you your EOB

FSL

EOB: Explanation of Benefits: Statement that shows what medical treatments and services were performed on their behalf

Step Three

Your medical provider finally bills you for any remaining deductible and/or coinsurance costs, whatever your Employer has established for you.

Summary

- Your employer has purchased two insurance policies that work together to provide you GREAT health insurance benefits.
- Remember to always show BOTH cards at the time of service.
- Remember also that this is a 2 card, 3 step claim system.
- Step 1-Your Major Medical plan pays the "big stuff" and sends you an EOB.
- Step 2-Fidelity pays most deductible and coinsurance portions and sends you a "revised" EOB.
- Step 3- you pay any remaining deductibles, coinsurance and copays off the amount shown on the Fidelity EOB.