



SUMMARY OF BENEFITS

Optional First Dollar Preventive Care

Preferred and FlexPerks 80% deductible plans include the following preventive care benefits subject to the medical deductible. If the optional First Dollar Preventive Care Benefit endorsement is elected, it waives the deductible for these covered preventive care services. Preventive care services will remain paid at the same benefit level and coinsurance as other physician services under the group's medical plan, but the deductible is waived for these services.

The First Dollar Preventive Care Benefit does not apply to colonoscopies. The deductible, copayment, and/or benefit percentage shown on the Benefit Summary for "Outpatient Services – Outpatient Surgery/Services" apply to routine and/or medically necessary colonoscopies.