PRAM INSURANCE SERVICES, INC.

SAMPLE SHELF PLANS

	AFFORDABLE	SIGNATURE	ENHANCED
ANNUAL DEDUCTIBLE	\$0	\$100 Per Member	\$100 Per Member
RETAIL COPAYS:			
FORMULARY GENERICS	\$10	\$10	\$10
FORMULARY BRANDS	N/A	\$50 or 50%*	N/A
NON FORMULARY	N/A	N/A	N/A
PREFERRED BRANDS	N/A	N/A	\$30 or 50%*
NON-PREFERRED BRANDS	N/A	N/A	\$70 or 50%*
MONTHLY MAXIMUM BENEFIT	\$300 Per Member	\$400 Per Member	\$500 Per Member

*whichever is greater