

Which Plan Fits You Best?

Take a close look at all of your medical plan options to make sure you aren't paying more than you have to. Find the example that most closely matches your own situation and see how estimated plan costs compare. Remember, too, that the Medical HSA Plan offers the lowest payroll deductions and comes with a Health Savings Account, which Publicis contributes to annually (\$250 for single coverage/\$500 for other contribution tiers) to help you save and pay for covered health care expenses, like the plan deductible and coinsurance. Your contributions to your HSA are tax-free, withdrawn tax-free and is yours to keep if you retire or leave the company.



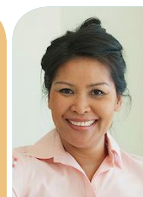
- Age 25
- Unmarried, no children
- Uses health care infrequently

MEET DAN



- Age 37
- Married, 2 children
- Expecting third child
- Uses health care frequently

MEET KELLY



- Age 54
- Married, no children to cover
- Uses health care frequently – husband has diabetes

MEET JANE

Expected Health Care Usage:

- 1 physical exam
- 2 additional visits with primary care physician
- 2 prescriptions for allergies

- 2 physical exams
- 1 well woman exam
- 4 well child exams
- 15 primary physician visits
- 40 specialist visits
- Childbirth
- 1 ICU stay
- 2 ER visits
- 32 generic prescriptions preventive (retail)
- 20 brand formulary prescriptions

- 2 physical exams
- 4 primary physician visits
- 8 specialist visits
- 1 outpatient surgery
- 12 generic prescriptions preventive (retail)
- 9 brand formulary prescriptions

Estimated annual costs under each plan option*:

Plan Option	Payroll deductions:	Plus Out-of-pocket costs:	Less Publicis HSA contribution:	Total Employee Cost:
Medical HSA Plan	\$746	\$320	\$250	\$816
Standard PPO	\$1,062	\$80		\$1,142
Premier PPO	\$1,684	\$60		\$1,744
Medical HSA Plan	\$2,819	\$11,722	\$500	\$14,091
Standard PPO	\$3,864	\$11,125		\$14,989
Premier PPO	\$5,860	\$7,500		\$13,360
Medical HSA Plan	\$2,183	\$4,064	\$500	\$5,747
Standard PPO	\$2,905	\$2,440		\$5,345
Premier PPO	\$4,243	\$1,960		\$6,203

For Dan, the Medical HSA Plan is the most cost-effective plan option. Dan can also add funds to an HSA to pay for services next year and/or in the future.

For Kelly, the Premier PPO is the most cost-effective medical plan option. She may also want to consider the Medical HSA Plan, which offers the Company-funded, triple-tax-free HSA.

For Jane, the Standard PPO is the most cost-effective medical plan option. She may also want to consider the Medical HSA Plan, which offers the Company-funded, triple-tax-free HSA.

* The medical plan contributions shown are average employee contribution rates which, while representational of the difference in annual contributions among the three plan options, may differ from your own annual contributions. These profiles are illustrative only and you should base your choice of medical plan options on your personal needs and situation.