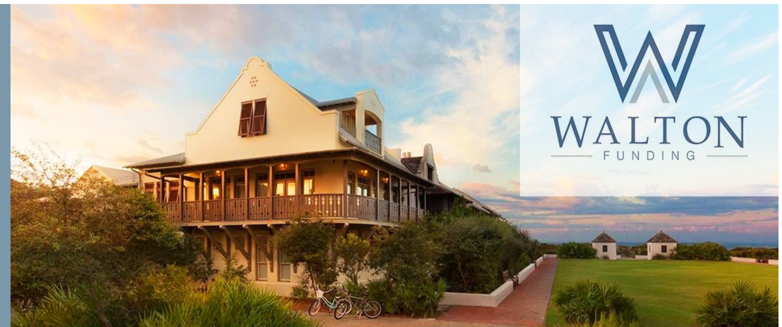
BENEFITS OVERVIEW



Welcome to Your Benefits Enrollment for 2018-2019!

We are proud to now offer you an exceptional benefits package through United Healthcare (UHC). This overview provides basic information about the available medical plan, which includes limited vision coverage and a Health Savings Account (HSA).

Along with this overview, you will be receiving a Benefit Summary, which contains more detailed information about your medical plan, as well as an HSA Enrollment Guide. We have also provided UHC's direct contact information below, in the event you have questions or need additional information regarding your benefits.

United Healthcare

1-866-414-1959 | www.uhc.com

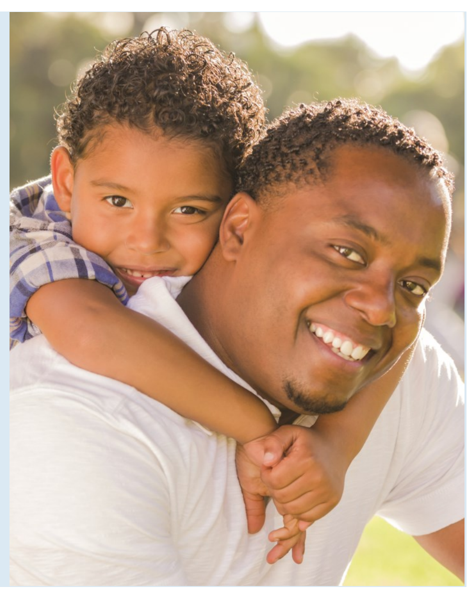
Please note: Benefits selected during Open Enrollment will be effective August 1, 2018, and will remain active through July 31, 2019.

Changing Your Benefits During the Year

Take care when making your benefit election, as you can only make changes outside of the open enrollment period when you have a qualifying life event that meets the following IRS guidelines:

- Marriage
- Divorce or legal separation
- Birth or adoption of a child
- Death of a dependent
- Ineligibility of a dependent
- Loss of other coverage
- Change in your employment status or that of your spouse
- Significant change in health coverage attributable to your employment or that of your spouse
- Entitlement to Medicare or Medicaid

If you experience one of these events and want to change your benefits, you must make the change with HR within 31 days after the event occurs.



Medical Benefits

Administered by United Healthcare (UHC)

In addition to the benefits outlined below, your medical plan also includes a Health Savings Account (HSA)!

An HSA allows you and your employer to make monthly contributions to an account, dedicated towards helping to pay for your out of pocket medical costs.

Walton Funding is proud to contribute $100 per month to your HSA fund. You may contribute additional funds to your account if you would like, at a maximum of $3,450 annually for an individual, and $6,900 annually for a family.

For information on how to set up your HSA account, please see the HSA Enrollment Guide.

United Healthcare Silver Choice Plus AUWW HSA		
	In-Network	Out-of-Network
Annual Deductible	$3,500 Single / $7,000 Family	$4,000 Single / $8,000 Family
Annual Out-of-Pocket Maximum (includes deductible)	$5,500 Single / $11,000 Family	$8,000 Single / $16,000 Family
Coinsurance	100%	60%
DOCTOR'S OFFICE		
Primary Care Office Visit	$25 Copay After Deductible	60% After Deductible
Specialist Office Visit (including Urgent Care)	$60 Copay After Deductible	60% After Deductible
Lab, X-Ray, Advanced Imaging	100% After Deductible	60% After Deductible
HOSPITAL SERVICES		
Emergency Room	$250 Copay After Deductible	$250 Copay After Deductible
Urgent Care Center	100% After Deductible	60% After Deductible
Inpatient	100% After Deductible + $200 Per Occurrence	60% After Deductible + $200 Per Occurrence
PRESCRIPTION DRUGS — Retail Network Pharmacy or Preferred Specialty Network Pharmacy		
Tier 1 Prescription Drug Products (31-day supply)	$20 After Deductible	$20 After Deductible
Tier 1 Specialty Prescription Drug Products (31-day supply)	$20 After Deductible	Not Covered
Tier 2 Prescription Drug Products (31-day supply)	$40 After Deductible	$40 After Deductible
Tier 2 Specialty Prescription Drug Products (31-day supply)	$125 After Deductible	Not Covered
Tier 3 Prescription Drug Products (31-day supply)	$60 After Deductible	$60 After Deductible
Tier 3 Specialty Prescription Drug Products (31-day supply)	$250 After Deductible	Not Covered
Vision		
Routine Vision Exam (Once every 12 months)	Covered (Deductible does not apply)	40% After Medical Deductible is Met
Eyeglass Frames and Lenses (Once every 12 months)	Covered After Medical Deductible is Met	40% After Medical Deductible is Met
Contact Lenses (12 month supply)	Covered After Medical Deductible is Met	40% After Medical Deductible is Met
Low Vision Testing	Covered (Deductible does not apply)	25% After Medical Deductible is Met

Please see your Benefit Summary for a more detailed overview of your benefits.