FORD INSURANCE GROUP / EXAMPLE QUOTE

Cigna Major Medical | Side-by-Side Quote

Sample profile: Member only | Male | ZIP 28078 | Illustrative rates

Example effective date: January 1, 2027 | Emilia Crawford | 704.970.0679

PLAN	PW Ultra 1000 Cigna	PW Ultra 3000 Cigna L4	PW Ultra 6000 Cigna
Health plan monthly premium	$1,448.00	$1,074.00	$938.00
Required FIG Health Companion Bundle	$50.00 / month	$50.00 / month	$50.00 / month
TOTAL MONTHLY COST	$1,498.00	$1,124.00	$988.00
Individual deductible	$1,000	$3,000	$6,000
Listed individual out-of-pocket maximum	$5,000	$9,450	$9,450
Plan pays / member pays coinsurance*	80% / 20%	70% / 30%	70% / 30%
Primary / specialist / urgent care	$20 / $40 / $40	$30 / $60 / $60	$30 / $60 / $60
Eligible preventive care	Covered 100%	Covered 100%	Covered 100%
Rx: generic / brand / non-preferred (30 days)	$15 / $45 / $85	$15 / $65 / $100	$15 / $65 / $100
Summary of Benefits and Coverage	View plan SBC	View plan SBC	View plan SBC

Find a provider: Search the Cigna provider directory. Confirm participation for your exact plan and provider location.

Hospital and facility benefits: Ultra 1000 lists deductible then 20% member cost sharing for hospitalization. Ultra 3000 and 6000 list facility charges at 30% of plan allowable without a deductible, with professional fees at 30% after the deductible. Precertification requirements and payment limits apply. Out-of-network benefits have separate deductibles, coinsurance and limits; see the SBC.

January 1 enrollment: Complete enrollment by **December 21, 2026** for a requested **January 1, 2027** active date, subject to approval and all enrollment requirements.

*Coinsurance applies where specified; service-specific rules can differ. This quote uses supplied pricing and benefits. Final eligibility, rates, coverage and effective date require plan approval. Noncovered services and charges above plan allowable may fall outside the out-of-pocket maximum. SBCs and governing plan documents control. Links supplied with quote information; current document contents have not been independently verified.

PHCS Major Medical | Side-by-Side Quote

Sample profile: Member only | Male | ZIP 28078 | Illustrative rates

Example effective date: January 1, 2027 | Emilia Crawford | 704.970.0679

PLAN	PW Ultra 1000 PHCS	PW Ultra 3000 PHCS	PW Ultra 6000 PHCS
Health plan monthly premium	$1,211.00	$900.00	$786.00
Required FIG Health Companion Bundle	$50.00 / month	$50.00 / month	$50.00 / month
TOTAL MONTHLY COST	$1,261.00	$950.00	$836.00
Individual deductible	$1,000	$3,000	$6,000
Listed individual out-of-pocket maximum	$5,000	$9,450	$9,450
Plan pays / member pays coinsurance*	80% / 20%	70% / 30%	70% / 30%
Primary / specialist / urgent care	$20 / $40 / $40	$30 / $60 / $60	$30 / $60 / $60
Eligible preventive care	Covered 100%	Covered 100%	Covered 100%
Rx: generic / brand / non-preferred (30 days)	$15 / $45 / $85	$15 / $65 / $100	$15 / $65 / $100
Summary of Benefits and Coverage	View plan SBC	View plan SBC	View plan SBC

Find a provider: Search the PHCS provider directory. Confirm participation for your exact plan and provider location.

How reference-based pricing works: Hospital and outpatient facility payments use Medicare reimbursement as a benchmark. The supplied description states 150% of Medicare, with the ability to pay up to 175%, and says these rates are configured at 175%. For example, a $1,000 Medicare benchmark would produce a $1,750 allowance at 175%; your cost sharing follows plan rules. Confirm the applicable percentage in the governing documents. A facility may bill above that allowance and may seek the difference from you, subject to applicable protections. These balance bills may fall outside the listed out-of-pocket maximum. Confirm facility acceptance, precertification and billing assistance before care; a directory listing alone does not confirm acceptance.

January 1 enrollment: Requested deadline is December 21, 2026. PHCS source materials list December 20; submit by **December 20, 2026** unless FIG confirms December 21 is accepted.

*Coinsurance applies where specified; service-specific rules can differ. This quote uses supplied pricing and benefits. Final eligibility, rates, coverage and effective date require plan approval. Noncovered services and charges above plan allowable may fall outside the out-of-pocket maximum. SBCs and governing plan documents control. Links supplied with quote information; current document contents have not been independently verified.

FORD INSURANCE GROUP

Your FIG Health Companion Bundle

Convenient care and everyday savings for you and your pets.

$50 per month	Required add-on to the quoted health plan. **The $50 is already included in the Cigna and PHCS monthly totals.**

Your benefits, made simple

Virtual urgent care	Talk with a virtual medical provider 24/7 for non-emergency health concerns. **$0 consultation fee.** Includes care navigation and specialty referrals.
Mental wellness support	Access immediate, in-the-moment emotional and behavioral health support 24/7/365. **$0 consultation fee.** Scheduled psychology or psychiatry services may have separate terms or costs.
Virtual veterinary care	Get guidance from licensed veterinarians by phone or video for **all pets in your household**, with unlimited access. Ask about wellness, behavior or whether an in-person visit is needed.
Prescription savings	Use the **Capital Rx Advantage** card for discounted human prescriptions at participating pharmacies. Pet prescription discounts are also available. Savings vary by medication and pharmacy; medications are not automatically free.
Health and pet information	The supplied materials describe **FootprintID** for organizing and sharing important health information, and **PawprintID** pet identification tags. Ask Emilia for activation and fulfillment details.

Additional options in the brochure

Pet insurance and medical weight-loss programs: Separate enrollment, eligibility and additional charges apply. These are not included as paid coverage or medication in the $50 bundle. The brochure also describes virtual primary care; confirm whether it is included in your specific membership before using it.

Getting started

After enrollment, review your activation instructions and service details. Contact **Emilia Crawford at 704.970.0679** for help accessing your benefits.

Important: This bundle supplements your medical plan and is not comprehensive major medical insurance. Prescription discount cards and virtual pet services are not insurance. Services are subject to program terms, provider availability and state rules. Virtual care does not replace emergency care or required in-person treatment. For a human emergency, call 911; for a pet emergency, contact a veterinarian or animal hospital immediately.