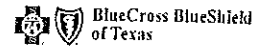


MEDICAL AND PRESCRIPTION DRUGS



Almcoe Refrigeration will continue to offer BlueCross BlueShield of Texas for the 2015-2016 plan year. Two plan options (a Core Plan and a Buy Up) will continue to be offered this year, allowing employees to choose the plan that best meets their needs.

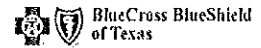
How does a PPO plan work?

PPO plans provide you with the freedom to visit any doctor or specialist of your choice, without a referral. As a PPO plan participant, you are not required to elect a primary care physician. When you use in-network providers you will have fewer out-of-pocket expenses. The following chart shows you a brief side-by-side look at the estimate amounts you will pay when you utilize In-Network versus Out-of-Network providers. Benefits will accumulate on a calendar year basis.

CORE PLAN – BCBS TX RM31

Benefits Summary	In-Network	Out-of-Network
Preventive Care	100% Covered by BCBS	Deductible then BCBS pays 70%
Office Visits-- Primary Care Physicians AND Specialists	\$40 Copay per visit	Deductible then BCBS pays 70%
Calendar Year Deductible <i>The Deductible is the amount you are required to pay before BCBS shares in the cost for the service.</i>	\$5,000 per individual \$10,000 per family	\$10,000 per individual \$20,000 per family
Core Coinsurance <i>Coinsurance is the percentage of the cost shared between you and BCBS after you have met your Deductible.</i>	80% BCBS / 20% Member	60% BCBS / 40% Member
Out of Pocket Maximum <i>This is the maximum amount of out of pocket cost before BCBS pays 100% of costs. Medical Deductible and Copays count towards this maximum.</i>	\$5,600 per individual \$10,200 per family	\$17,000 per individual \$51,000 per family
Inpatient Hospital Stays	Member must satisfy the Deductible and then BCBS pays 80%	Member must satisfy the Deductible and then BCBS pays 60%
Emergency Room Visit	\$100 Copay per visit and then BCBS pays 80% (Deductible applies to physician charges)	
Urgent Care Visit	\$65 Copay per visit	Member must satisfy the Deductible then BCBS pays 70%
Prescription Drugs - Retail Pharmacies – Up to 30 days supply	\$20 Copay Generic \$40 Copay Preferred Brand \$60 Copay Non-Preferred Brand	BCBS pays 80% of submitted costs less the copay amount
Prescription Drugs - Mail Order Program – Up to 90 days supply	\$60 Copay Generic \$120 Copay Preferred Brand \$180 Copay Non-Preferred Brand	N/A
Prescription Drugs – Separate Out of Pocket Maximum	\$1,000 per individual \$3,000 per family	
Lifetime Maximum	Unlimited	

MEDICAL AND PRESCRIPTION DRUGS, CONT'D



How does a PPO plan work?

PPO plans provide you with the freedom to visit any doctor or specialist of your choice, without a referral. As a PPO plan participant, you are not required to elect a primary care physician. When you use in-network providers you will have fewer out-of-pocket expenses. The following chart shows you a brief side-by-side look at the estimate amounts you will pay when you utilize In-Network versus Out-of-Network providers. Benefits will accumulate on a calendar year basis.

BUY UP PLAN – BCBS TX RM22

Benefits Summary:	In-Network	Out-of-Network
Preventive Care	100% Covered by BCBS	Deductible then BCBS pays 70%
Office Visits – Primary Care Physicians AND Specialists	\$25 Copay per visit	Deductible then BCBS pays 70%
Calendar Year Deductible <i>The Deductible is the amount you are required to pay before BCBS shares in the cost for the service.</i>	\$2,500 per individual \$7,500 per family	\$5,500 per individual \$10,200 per family
Buy Up Coinsurance <i>Coinsurance is the percentage of the cost shared between you and BCBS after you have met your Deductible.</i>	80% BCBS / 20% Member	60% BCBS / 40% Member
Out of Pocket Maximum <i>This is the maximum amount of out of pocket cost before BCBS pays 100% of costs. Medical Deductible and Copays count towards this maximum.</i>	\$5,500 per individual \$10,200 per family	\$11,000 per individual \$33,000 per family
Inpatient Hospital Stays	Member must satisfy the Deductible and then BCBS pays 80%	Member must satisfy the Deductible and then BCBS pays 60%
Emergency Room Visit	\$100 Copay per visit and then BCBS pays 80% (Deductible applies to physician charges)	
Urgent Care Visit	\$50 Copay per visit	Member must satisfy the Deductible then BCBS pays 70%
Prescription Drugs - Retail Pharmacies – Up to 30 days supply	\$10 Copay Generic \$40 Copay Preferred Brand \$60 Copay Non-Preferred Brand	BCBS pays 80% of submitted costs less the copay amount
Prescription Drugs - Mail Order Program – Up to 90 days supply	\$30 Copay Generic \$120 Copay Preferred Brand \$180 Copay Non-Preferred Brand	N/A
Prescription Drugs – Separate Out of Pocket Maximum	\$1,000 per individual \$3,000 per family	
Lifetime Maximum	Unlimited	