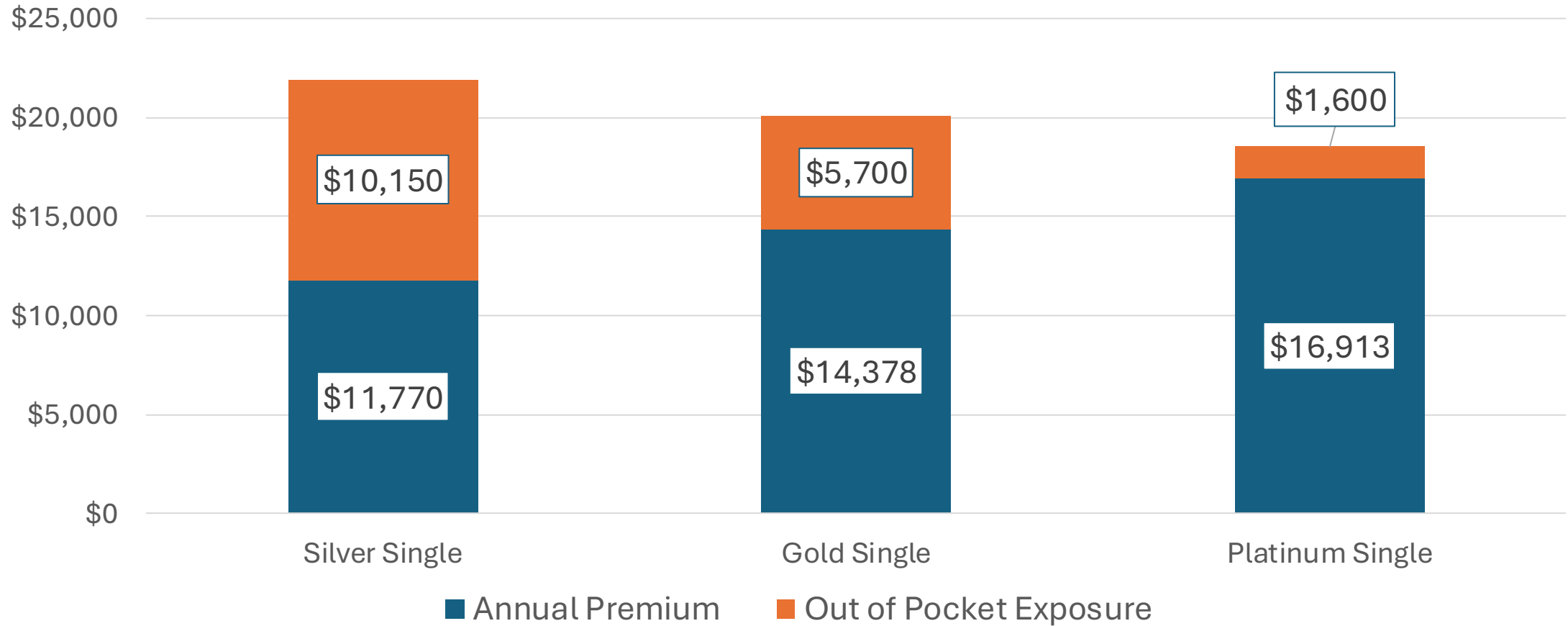
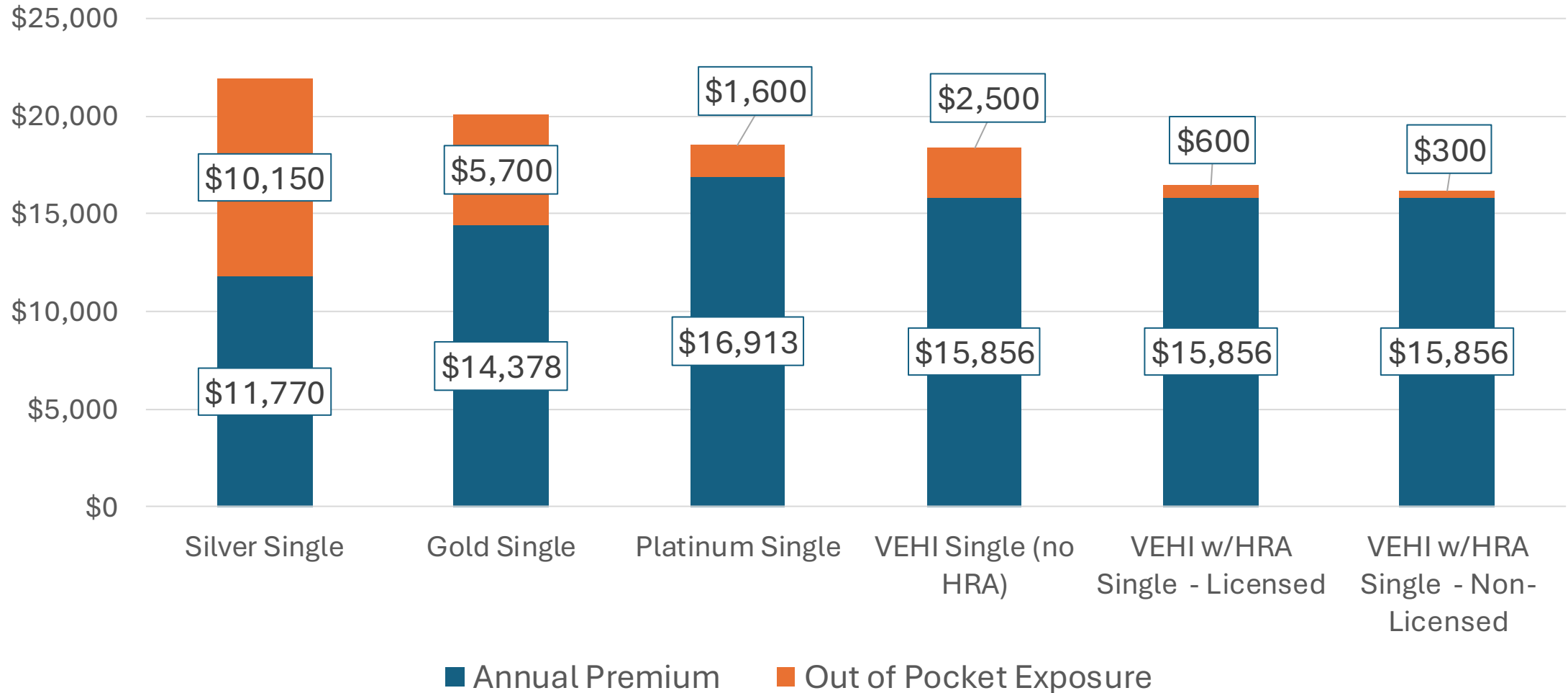


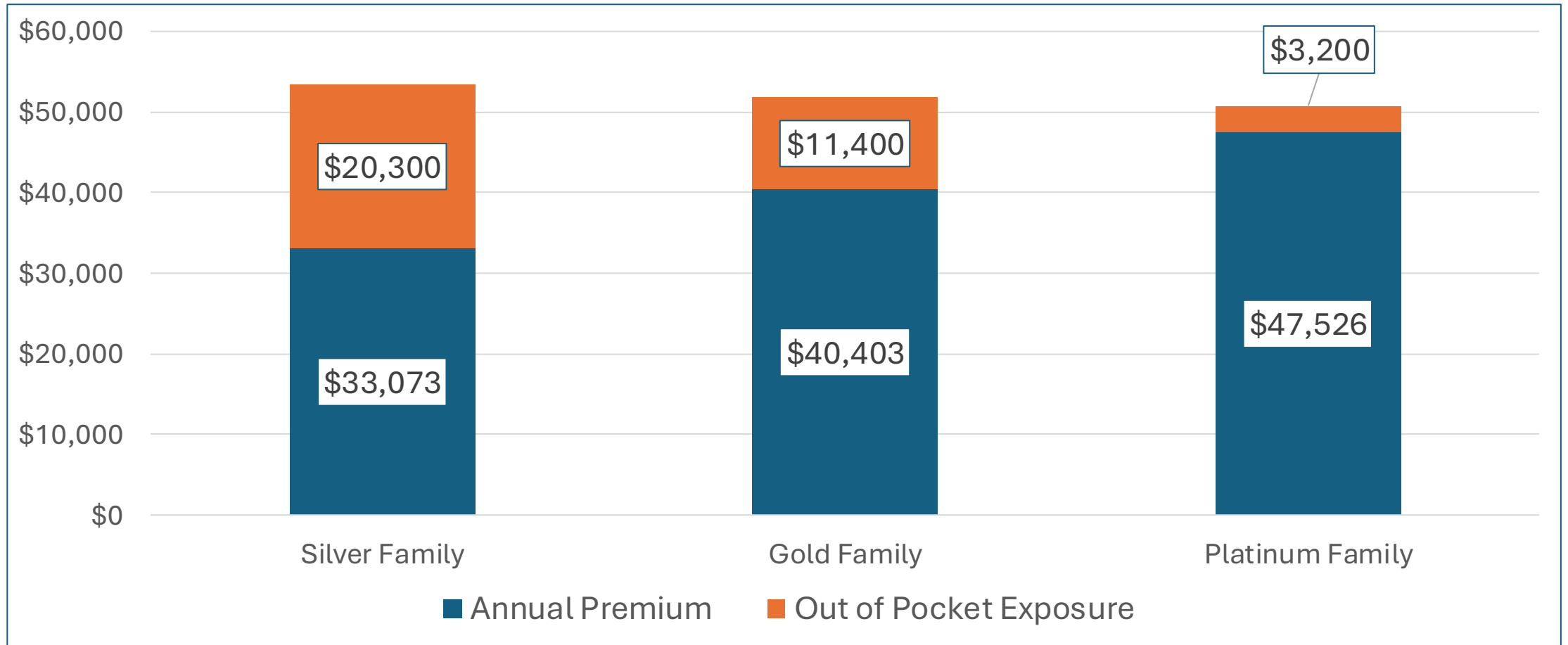
Vermont Health Connect Plans offered by Blue Cross of VT – Single Only



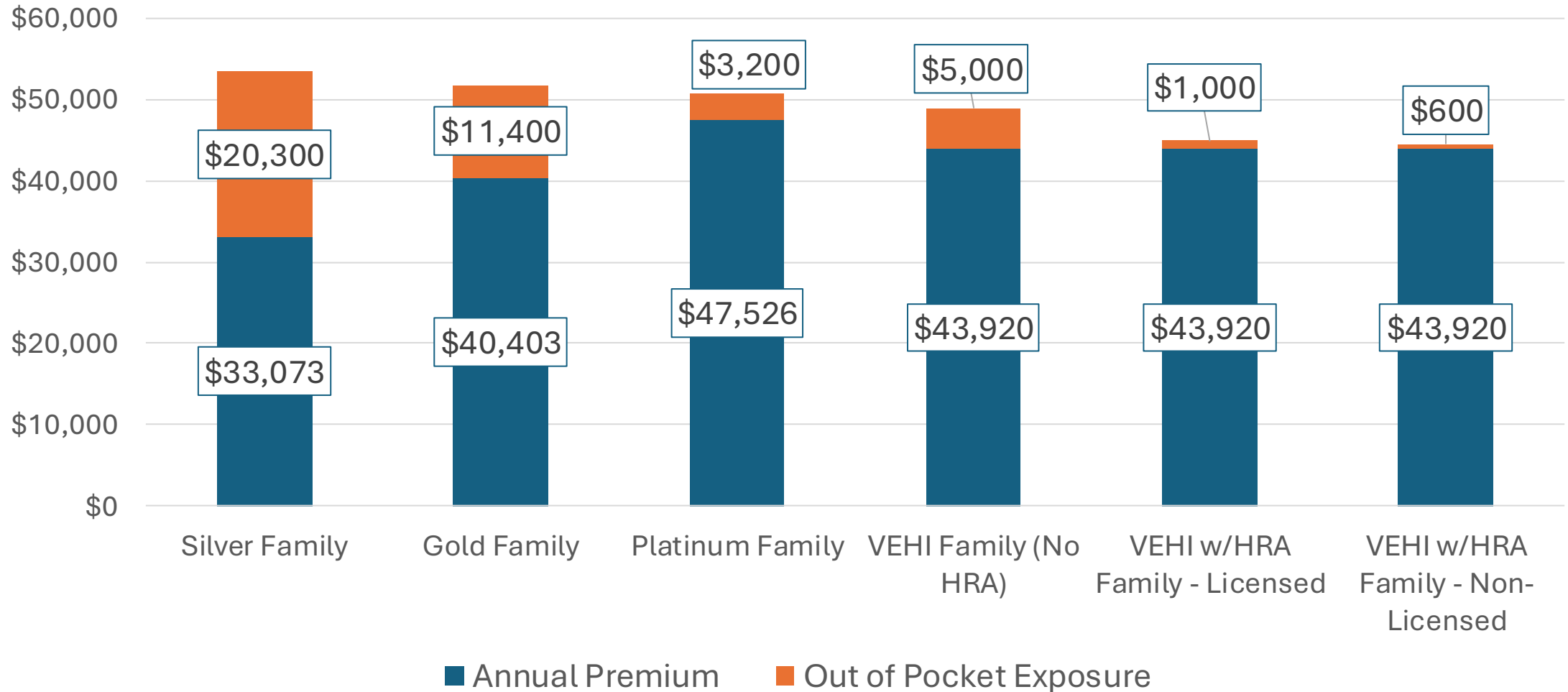
Vermont Health Connect Plans offered by Blue Cross of VT, compared to VEHI, Single



Vermont Health Connect Plans offered by Blue Cross of VT – Family Only

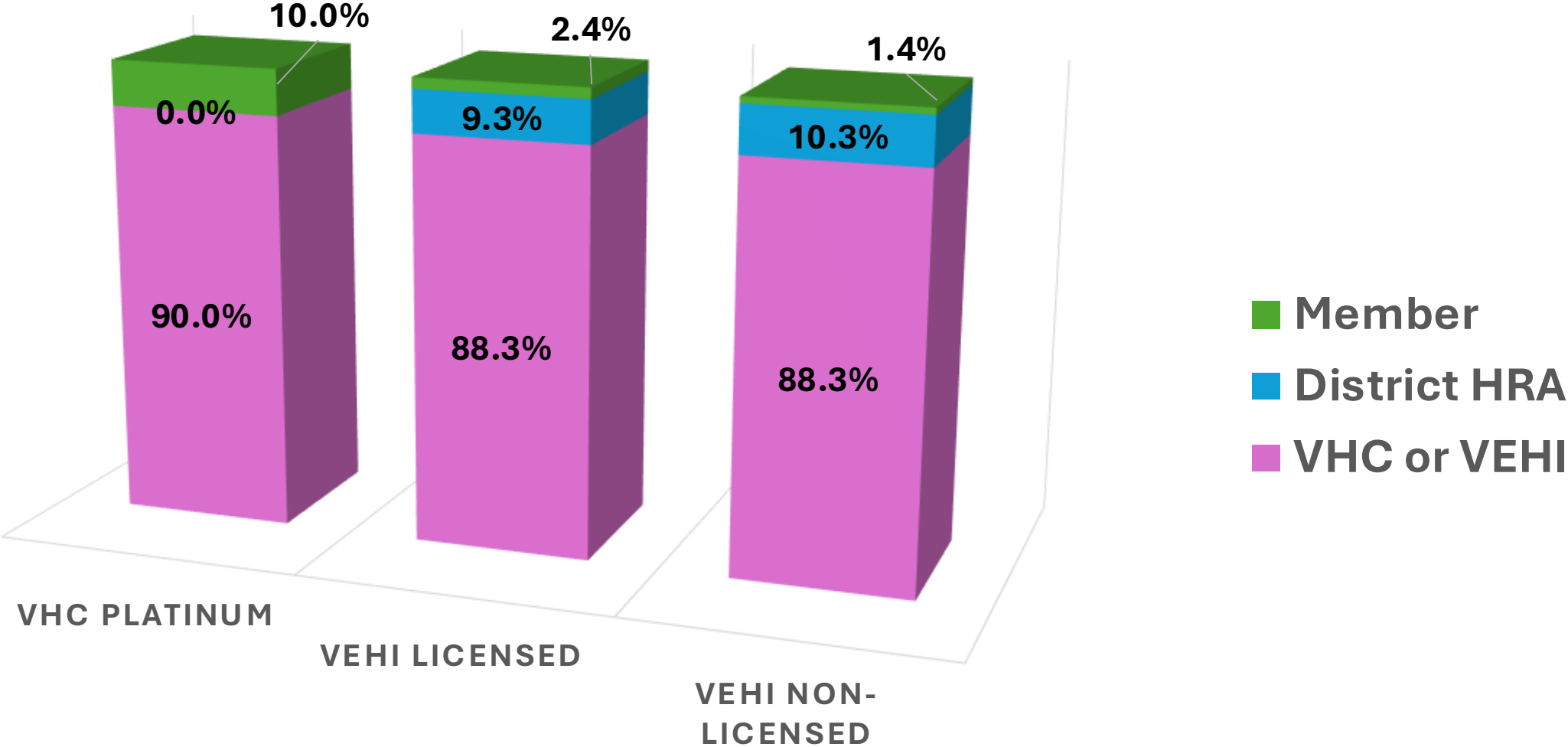


Vermont Health Connect Plans offered by Blue Cross of VT, compared to VEHI, Family



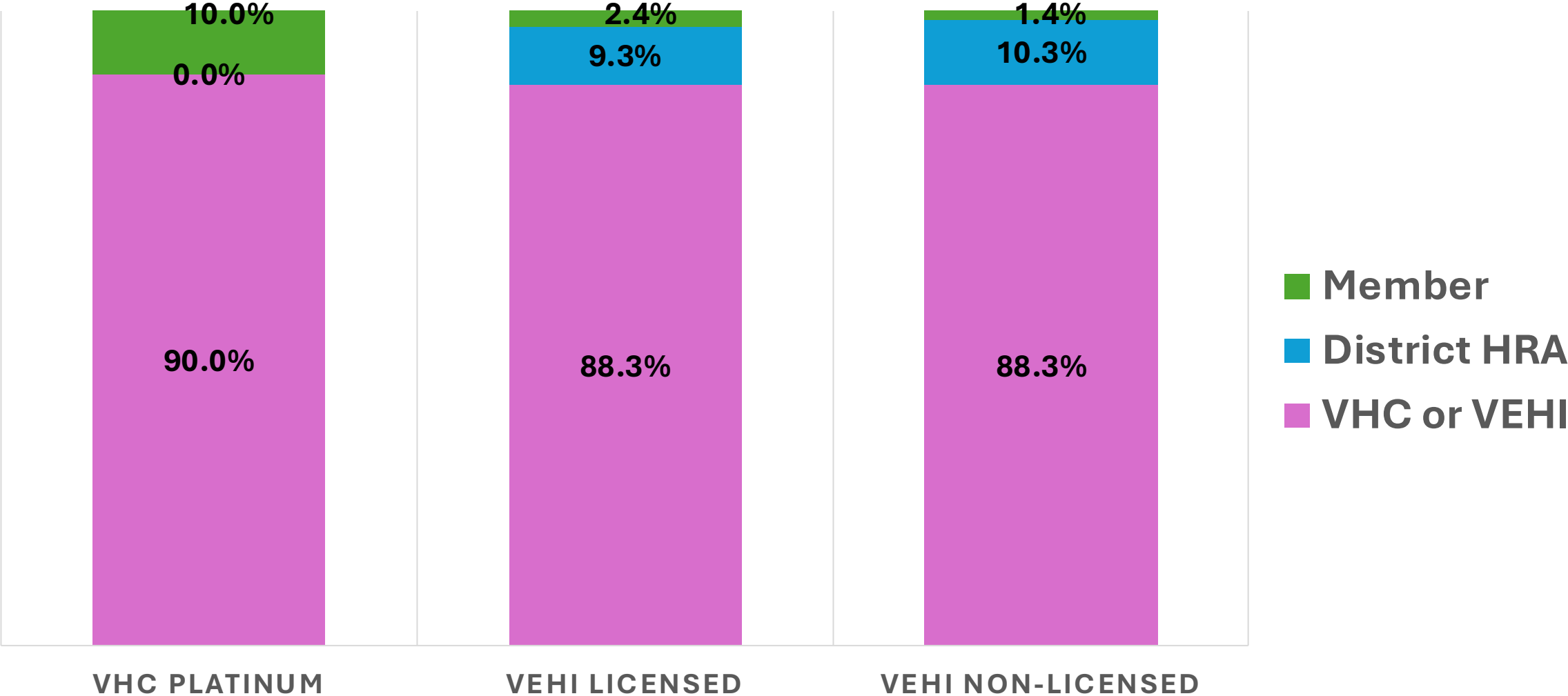
AV Values: Exchange Platinum vs VEHI (most popular plan)

Commission-set HRA Funding Represented in Blue



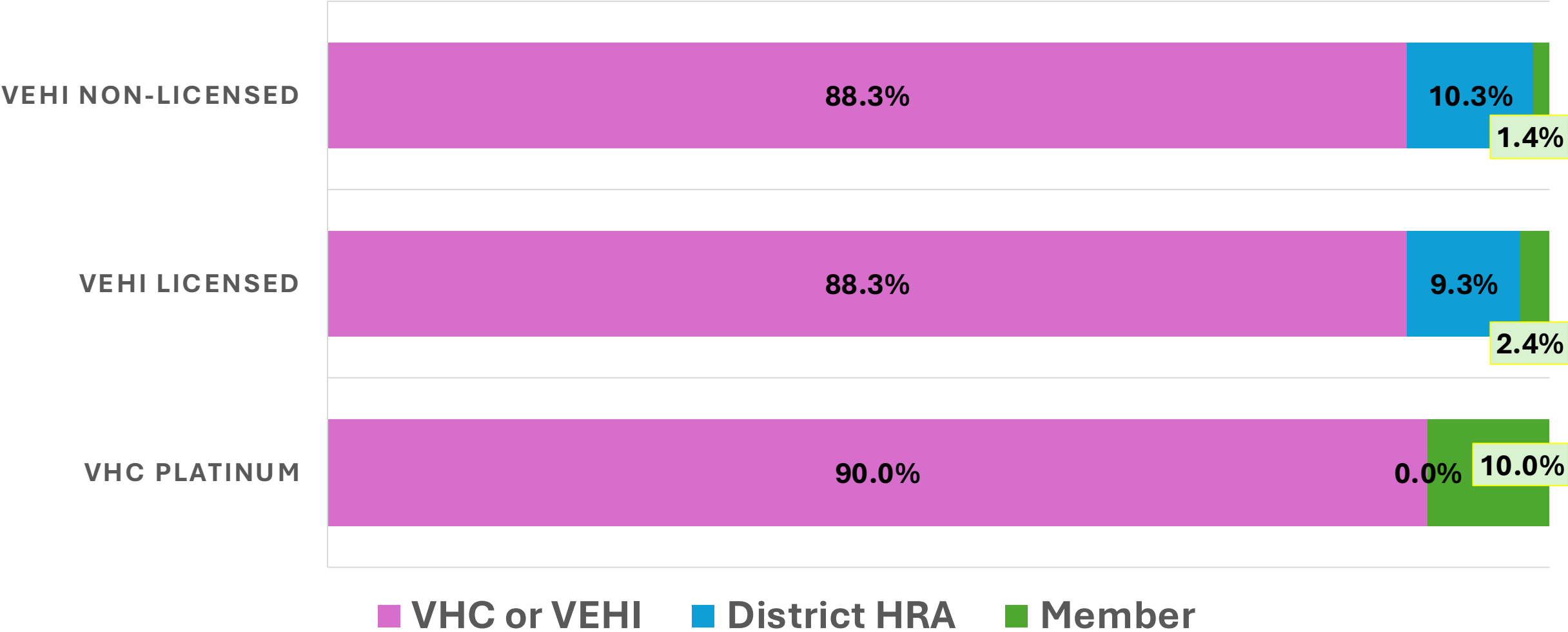
AV Values: Exchange Platinum vs VEHI (most popular plan)

Commission-set HRA Funding Represented in Blue



AV Values: Exchange Platinum vs VEHI (most popular plan)

Commission-set HRA Funding Represented in Blue



Actuarial Values Simplified - \$1,000 claim

