

| | Direct Access | | OMNIA | | OMNIA Annual Savings over Direct Access |
|---|-------------------|-------------|-------------------|-------------|---|
| Assuming: | per pay deduction | Annual Cost | per pay deduction | Annual Cost | |
| \$50,000 Salary | \$151.13 | \$3,627.14 | \$85.20 | \$2,044.84 | \$1,582.30 |
| EE+ tier | | | | | |
| 15% C-78 Contribution | | | | | |
| | | | | | |
| Assuming: | per pay deduction | Annual Cost | per pay deduction | Annual Cost | |
| \$80,000 Salary | \$282.11 | \$6,770.67 | \$159.04 | \$3,817.03 | \$2,953.64 |
| EE+ tier | | | | | |
| 28% C-78 Contribution | | | | | |
| | | | | | |
| Additional Personal Day? | No | | Yes | | |
| Deductible | \$0 (In Network) | | \$0 (Tier 1) | | |
| Primary Co-Pay | \$10 (In Network) | | \$5 (Tier 1) | | |
| Family or Spousal Vision Annual Cost | \$316.32 | | \$0 | | |
| 24/7 Telemedicine Program? | No | | Yes | | |
| Children remain enrolled until the end of the year in which they turn 26? | No | | Yes | | |