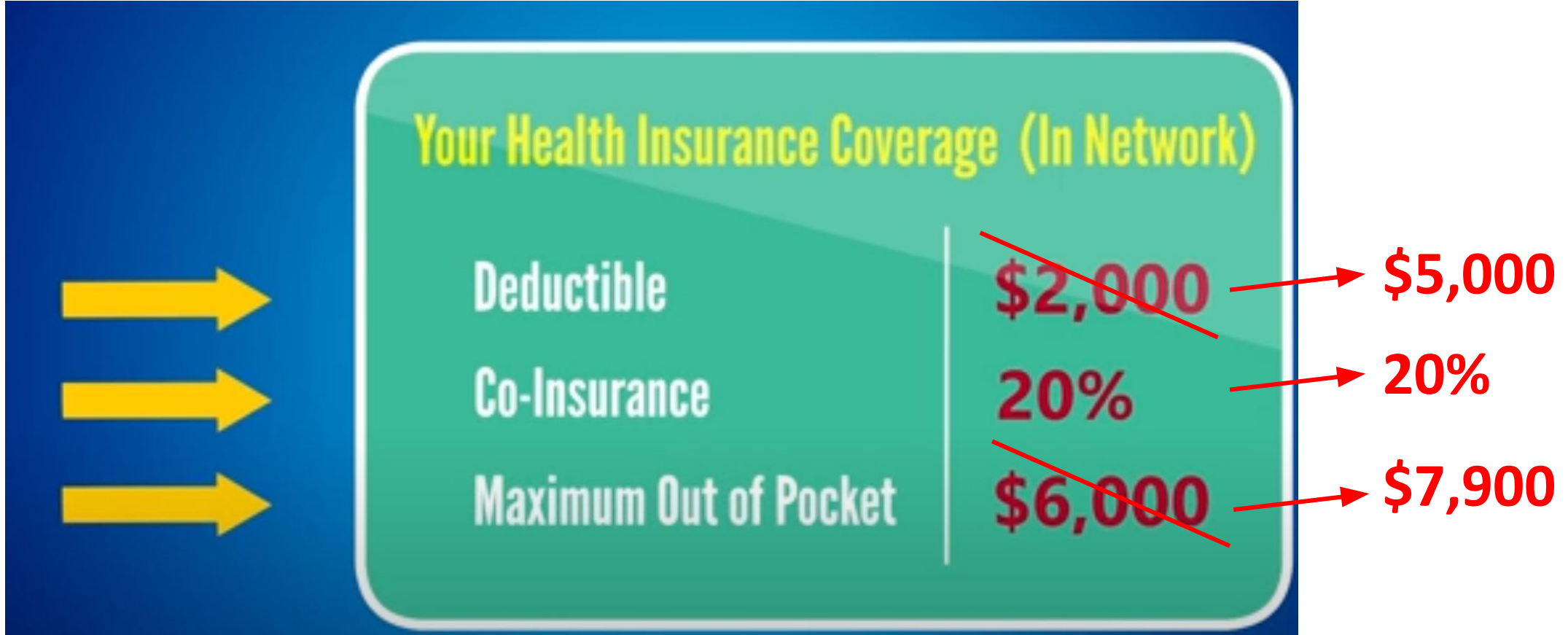


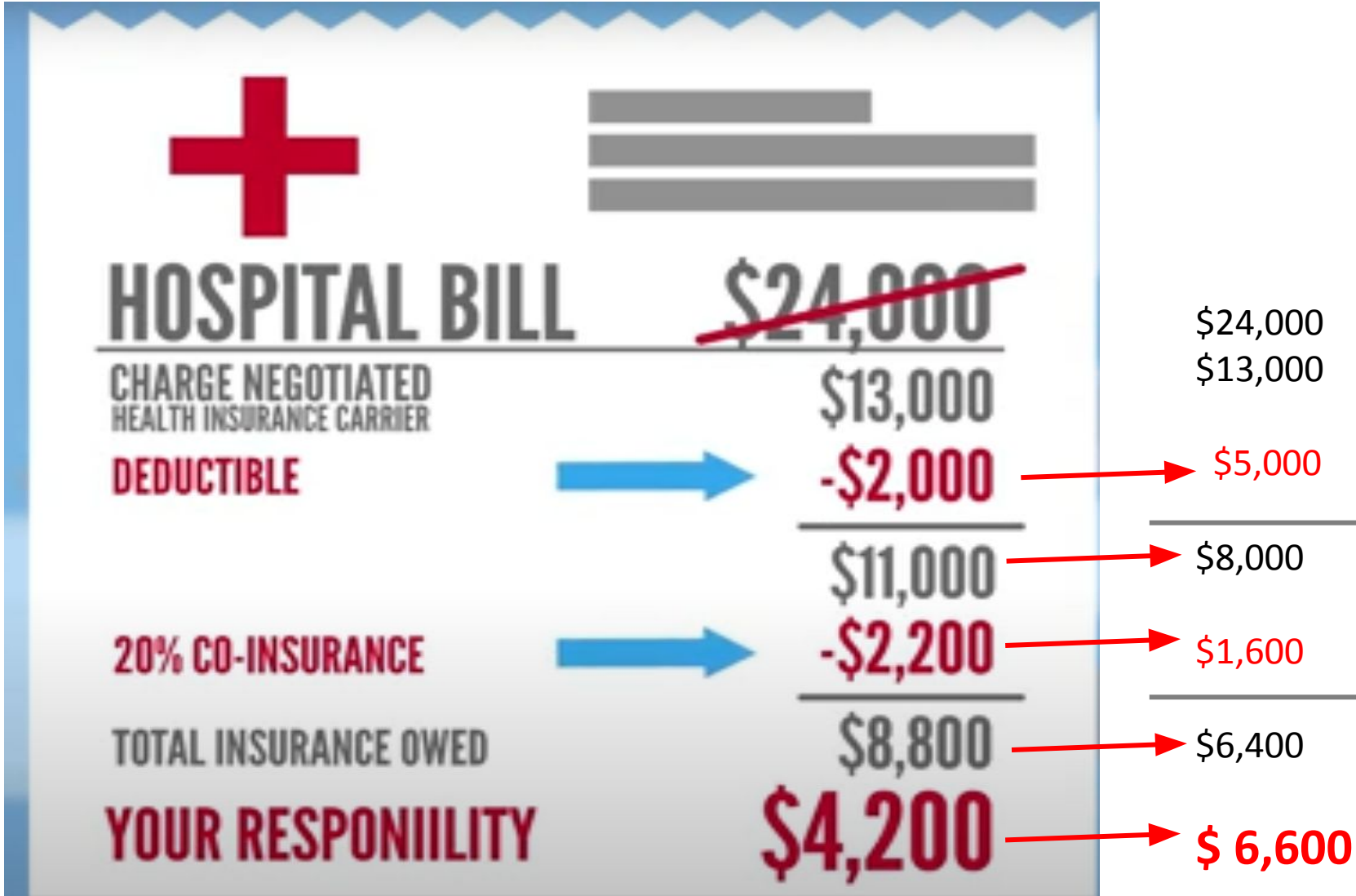
Time From 1.22 to 1.30



NEW SPEECH

“Based on the Health plan presented this year this will be your deductible with this co-insurance and this maximum out of Pocket per year.”

Time From 1.36 to 2.04



NEW SPEECH

“The Hospital bill was \$24,000 **before** the insurance has been factored in.

Your Health insurance provider accepts the negotiated rate at \$13,000.

Then, they will apply your deductible towards the \$13,000, which will bring this new balance.

They will also apply your co insurance to the remaining balance,

So, this will be your total responsibility owed to the hospital.”

Time From 2.23 to 2.29

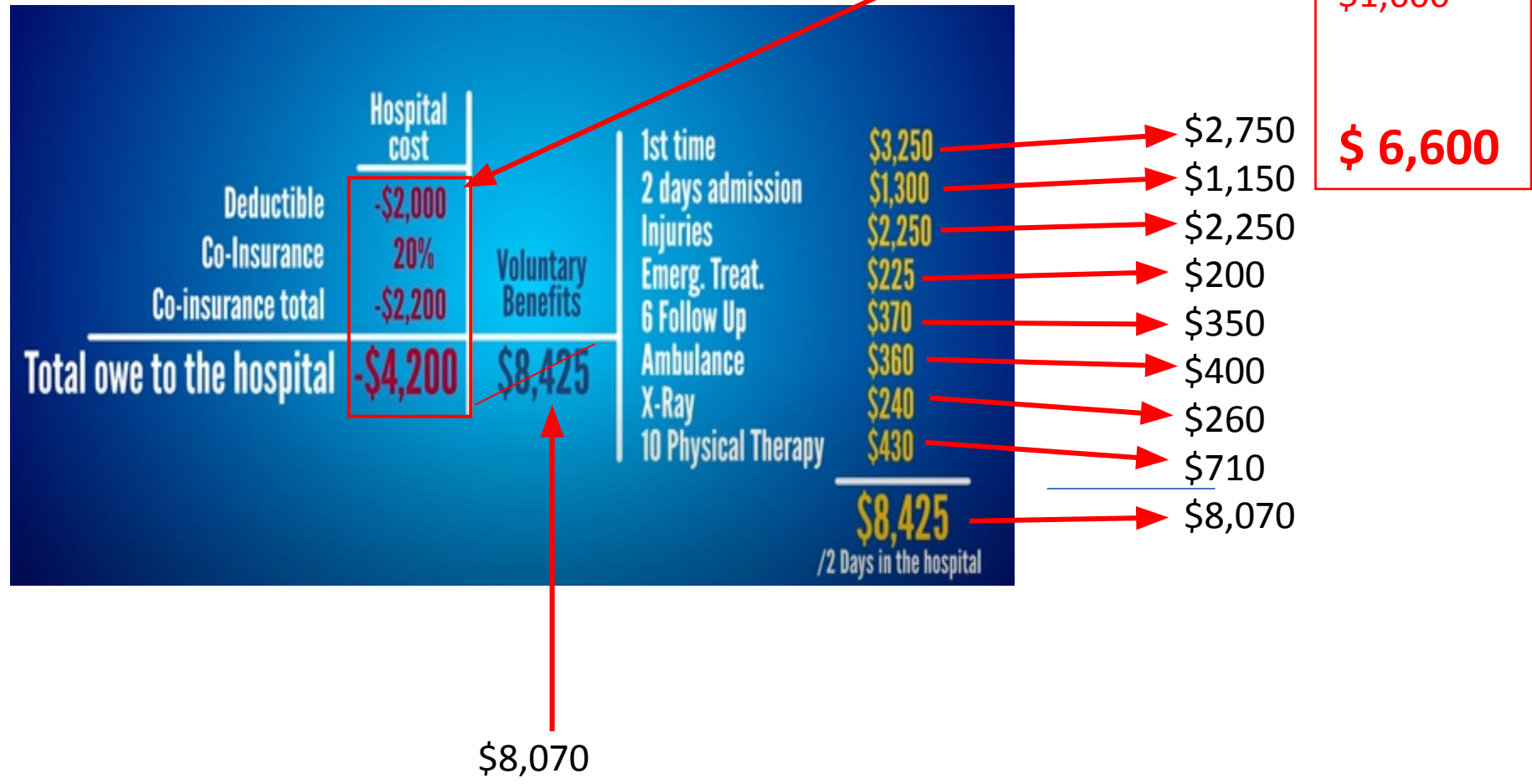
NEW SPEECH

“Based on the example we just gave you, this will be the amount you will owe to the hospital.”

	Hospital cost	
		1st time 2 days ad
Deductible	-\$2,000	\$5,000
Co-Insurance	20%	20%
Co-insurance total	-\$2,200	\$1,600
<hr/>		
Total owe to the hospital	-\$4,200	\$ 6,600

<https://www.youtube.com/watch?v=sQEae5IXFHM>

Time From 2.46 to 2.52



NEW SPEECH

“So this would be the Total paid for this example for 2 days in the hospital. “

<https://www.youtube.com/watch?v=sQEae5IXFHM>

NEW SPEECH

“Please keep in mind that if you choose a different health plans with different coverage

Time From 2.46 to 2.52

	Hospital cost		
Deductible	-\$2,000	Voluntary Benefits	1st time
Co-Insurance	20%		2 days admission
Co-insurance total	-\$2,200		Injuries
Total owe to the hospital	-\$4,200		Emerg. Treat.
			6 Follow Up
			Ambulance
			X-Ray
			10 Physical Therapy
			\$8,425
			/2 Days in the hospital

\$2,750
\$1,150
\$2,250
\$200
\$350
\$400
\$260
\$710
\$8,070

, the voluntary plans will still cover the same way.”

Flash those numbers

than stop and

Flash those numbers

<https://www.youtube.com/watch?v=sQEae5IXFHM>

Time From 3.32 to 3.55

NEW SPEECH

“Your 1st time in the hospital pays \$2,915 + \$165 /day

So the first time and first night in the hospital, will be\$3,080!.....

It will pay an additional \$165 per day for using the intensive care unit,

which makes, first time and first night in the hospital,..... \$3,245.”

The infographic is titled "Hospital Plan" and features a hospital icon. It lists two main categories: "Accident" and "Sickness". Under "Accident", it shows "\$2,415/time + \$165/Day = \$2,580". Under "Sickness", it shows "ICU \$165/Day = \$2,745". A "Deductible \$2,000" is shown in a red circle with a red 'X' over it, with a red arrow pointing to it from the word "Remove". Below these are "Surgery" details: "Inpatient/Outpatient Surgery Up to \$825/Surgery" and "Doctor Visits \$41/Visit 5/10/15". At the bottom, it says "Ambulance, Pregnancy, ER and much more." A red box surrounds the "Surgery" section, with a red arrow pointing to it from the text "NO CHANGES".

Remove

$\$2,915 + \$165 / \text{day} = \$3,080$

$\text{ICU } \$165 / \text{day} = \$3,245$

NO CHANGES

<https://www.youtube.com/watch?v=sQEae5IXFHM>

Time From 4.23 until you add this slide and this speech

NEW SPEECH

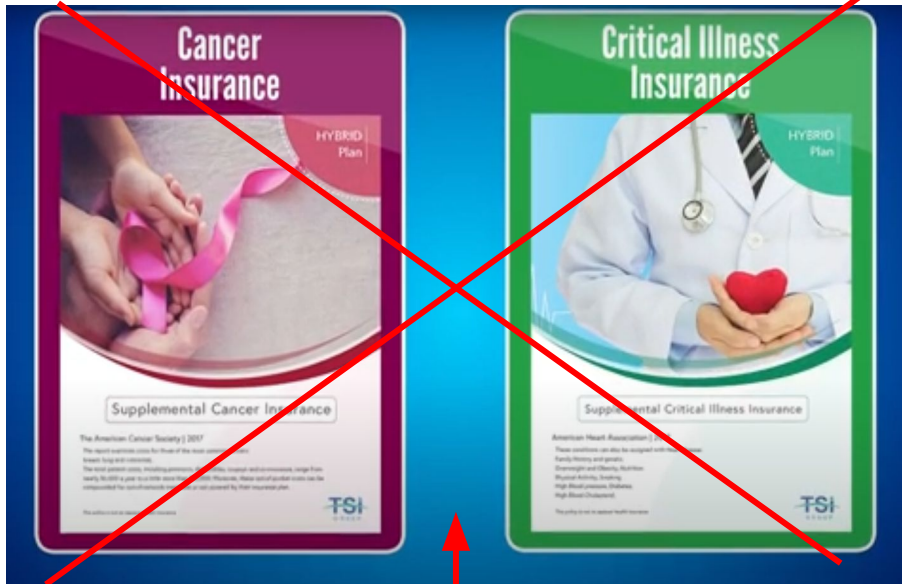
“Most benefits on this plan will increase every year for the first 6 years, then will be locked there after but the premium will remain the same.”

Hospital Benefits	Year 2	Year 3	Year 4	Year 5	Year 6+
Hospital Admission	\$1,935.75	\$1,956.50	\$1,977.25	\$1,998	\$2,018.75
Daily confinement	\$173.25/Day	\$181.50/Day	\$189.75/Day	\$198/Day	\$206.25/Day
Impatient Physician Treatment	\$43.05	\$45.10	\$47.15	\$49.20	\$51.25
Daily ICU confinement	\$173.25/Day	\$181.50/Day	\$189.75/Day	\$198/Day	\$206.25/Day
Surgery Benefit	Up to \$866.25	Up to \$907.50	Up to \$948.75	Up to \$990	Up to \$1,031.25
Anesthesia	25%	25%	25%	25%	25%
Out Patient ER Accident	\$435.75/Day	\$456.50/Day	\$477.25/Day	\$498/Day	\$518.75/Day
Dr Visit	\$43.05/5/10/15	\$45.10/5/10/15	\$47.15/5/10/15	\$49.20/5/10/15	\$51.25 /5/10/15
At Home Nursing	\$87.15/day	\$91.30/day	\$95.45/day	\$99.60/day	\$103.75/day
Ambulance Benefit	\$261.45/Day	\$273.90/Day	\$283.35/Day	\$298.80/Day	\$311.25/Day
Air Ambulance	\$522.90/day	\$547.80/Day	\$573/Day	\$596/Day	\$622.50/Day
Non Local Transportation	\$261.45/Day	\$273.90/Day	\$283.35/Day	\$298.80/Day	\$311.25/Day
Rehabilitation Unit Conf.	\$100	\$100	\$100	\$100	\$100
ER	\$100	\$100	\$100	\$100	\$100

Add this page

<https://www.youtube.com/watch?v=sQEae5IXFHM>

Time From 4.44 to 4.52



Replace this image with this image



NEW SPEECH

“You can also pick other voluntary benefits offered for this year enrollment. Please refer to the appropriate video provided to learn more about those plans.”

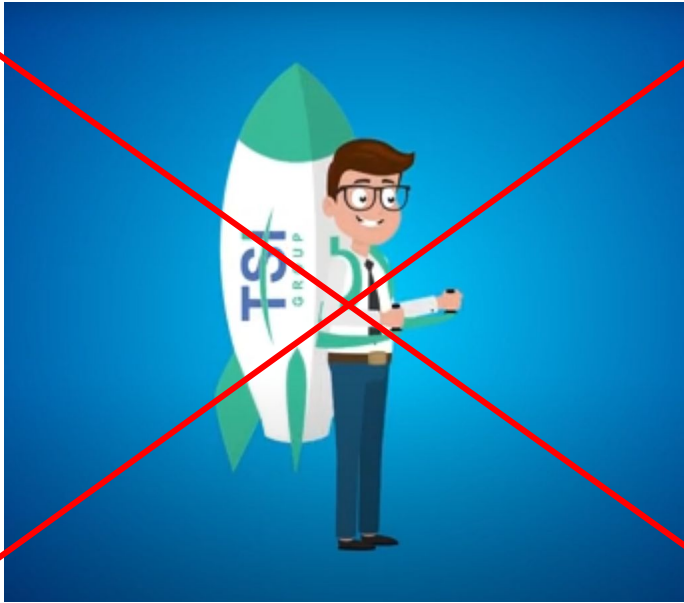
For the end of the video we will take the end of this video

<https://www.youtube.com/watch?v=sQEae5IXFHM>

<https://www.youtube.com/watch?v=3ERCblv7v78>

To remove from there to the end.
Time From 4.52 until the end.

To ADD from there to the end.
Time From 6.06 until the end.



NEW SPEECH

“So those are some highlighted Points on how to **protect your exposure THE RIGHT WAY** by getting the Voluntary benefits **with TSI** through your company’s benefit package.

Thank you for watching this video and we hope you will take advantage of this benefits..”