

## EXHIBIT

### UNIVERSITY OF SOUTH ALABAMA

#### BENEFIT ALTERNATES

- Change office visit copays to 15/30 This should save approximately 1%
- Change office visit copays to 20/30 This should save approximately 1.75%
- Increase drug copays by \$5 This should save between .75% - 1.25%
- Add front end annual stand alone drug deductible of \$100 - with current copays save approximately 3.3%
- Add front end annual stand alone drug deductible of \$150 - with current copays save approximately 3.9% - 4.4%
- Add front end annual stand along drug deductible of \$200 - with current copays save approximately 4.8 - 5.2%
- Add Domestic Hospital inpatient deductible to \$300 - 0.87%
- Non-domestic deductible \$500 (the maximum) increase 2-5 day copay from \$50 to \$100 - 0.26%
- Change domestic medical emergency POF from \$25 to \$75 - 0.23%  
(Medical Emergency and outpatient surgery copay for non-domestic is maximum at \$150)
- Add outpatient surgery copay for Domestic to \$25 - 0.10%
- Add outpatient surgery copay for Domestic to \$75 - 0.31%