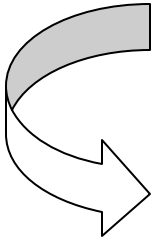


HOW MUCH DO I NEED?????

Use the following calculation sheet to determine how much SISLink™ coverage you are eligible for.

The employer chooses the one benefit for all employees. If there is more than one Major Medical plan in force, then an additional plan can be selected for each Major Medical plan.



INDIVIDUAL IN-NETWORK OUT-OF-POCKET MAXIMUM (a)		_____
INDIVIDUAL IN-NETWORK DEDUCTIBLE (b)	+	_____
MAXIMUM OUT-OF-POCKET EXPENSE	=	_____
		[Total (a) + (b)]

The total above determines the maximum amount of SISLink™ coverage needed in order to help pay your out-of-pocket expenses. *This benefit is based on the Individual In-Network deductible and out-of-pocket maximum.*