

## Plan Comparison

# Nationwide and Local Copay Plans

The Local Copay Plan with HRA is available only in certain locations (see page 4 for details).

WELLS  
FARGO

	HSA Plan		Copay Plan with HRA			Local Copay Plan with HRA	
	In network <sup>2</sup>	Out of network	Tier 1 In network <sup>2</sup>	Tier 2 In network	Out of network	In network <sup>2</sup>	Out of network
<b>Annual deductible</b>	Tier 1 and Tier 2 annual deductible and out-of-pocket maximum cross apply.						
You	\$3,250	\$6,500	\$800	\$1,600	\$3,200	\$500	No coverage
You + spouse <sup>4</sup>	\$5,200	\$10,400	\$1,250	\$2,500	\$5,000	\$800	
You + children <sup>5</sup>	\$4,250	\$8,500	\$1,050	\$2,100	\$4,200	\$700	
You + spouse <sup>4</sup> + children <sup>5</sup>	\$6,200	\$12,400	\$1,500	\$3,000	\$6,000	\$1,000	
<b>Coinsurance</b>	You pay <b>20%</b> after meeting deductible	You pay <b>50%</b> after meeting deductible	You pay <b>10%</b> after meeting deductible	You pay <b>30%</b> after meeting deductible	You pay <b>50%</b> after meeting deductible	You pay <b>10%</b> after meeting deductible	No coverage
<b>Annual out-of-pocket maximum</b>							
You	\$5,500	\$11,000	\$2,750	\$4,500	\$9,000	\$2,500	No coverage
You + spouse <sup>4</sup>	\$8,800	\$15,400	\$4,250	\$7,250	\$15,500	\$4,100	
You + children <sup>5</sup>	\$7,200	\$12,600	\$3,750	\$6,250	\$12,500	\$3,500	
You + spouse <sup>4</sup> + children <sup>5</sup>	\$10,400	\$18,200	\$5,250	\$8,750	\$17,500	\$5,000	
<b>Eligible preventive care services<sup>5</sup></b>	Plan pays <b>100%</b>	You pay <b>50%</b>	Plan pays <b>100%</b>	Plan pays <b>100%</b>	You pay <b>50%</b>	Plan pays <b>100%</b>	No coverage
<b>Office visit</b>							
Virtual provider			\$10	\$10		\$0	No coverage
Primary care physician		You pay <b>50%</b> after meeting deductible	\$20	\$40	You pay <b>50%</b> after meeting deductible	\$0	
Specialist	You pay <b>20%</b> after meeting deductible		\$40	\$80		\$25	
Urgent care			\$50	\$50		\$50	
Emergency room		You pay <b>20%</b> after meeting deductible	You pay <b>10%</b> after meeting deductible	You pay <b>10%</b> after meeting deductible	You pay <b>10%</b> after meeting deductible	\$250	

## Plan Comparison

# Account Contributions

	Optum health savings account <sup>1</sup> (HSA) with the HSA Plan			Health reimbursement account (HRA) with the Copay Plan with HRA			HRA with the Local Copay Plan with HRA		
Health and wellness dollars <sup>7</sup>	Earn up to <b>\$800</b> for yourself and up to <b>\$400</b> for your covered spouse <sup>3</sup>			Earn up to <b>\$800</b> for yourself and up to <b>\$400</b> for your covered spouse <sup>3</sup>			Earn up to <b>\$800</b> for yourself and up to <b>\$400</b> for your covered spouse <sup>3</sup>		
Employer contribution by compensation category <sup>8</sup>	<\$48,000	\$48,000 – \$100,000	>\$100,000	<\$48,000	\$48,000 – \$100,000	>\$100,000	<\$48,000	\$48,000 – \$100,000	>\$100,000
You	<b>\$500</b>	<b>\$250</b>	<b>\$0</b>						
You + spouse <sup>3</sup>	<b>\$1,000</b>	<b>\$500</b>	<b>\$0</b>	<b>None</b>	<b>None</b>	<b>None</b>	<b>None</b>	<b>None</b>	<b>None</b>
You + children <sup>4</sup>	<b>\$500</b>	<b>\$250</b>	<b>\$0</b>						
You + spouse <sup>3</sup> + children <sup>4</sup>	<b>\$1,000</b>	<b>\$500</b>	<b>\$0</b>						

# Plan Comparison

## Prescriptions

(30-day supply)<sup>9</sup>

	HSA Plan		Copay Plan with HRA		Local Copay Plan with HRA	
	In network <sup>2</sup>	Out of network	Tier 1 and Tier 2 In network	Out of network	In network <sup>2</sup>	Out of network
	<b>Full cost until deductible reached, then:</b>	<b>Full cost until deductible reached, then:</b>	<b>Not subject to deductible</b>	<b>Not subject to deductible</b>	<b>Not subject to deductible</b>	
<b>Generic</b>	<b>\$12</b> copay	Pay in-network copays + cost difference between full cost and network rate	<b>\$12</b> copay	Pay in-network copays + cost difference between full cost and network rate	<b>\$12</b> copay	<b>No coverage</b>
<b>Preferred brand-name</b>	<b>\$50</b> copay		<b>\$50</b> copay			
<b>Nonpreferred brand-name</b>	<b>\$90</b> copay		<b>\$90</b> copay			
<b>Specialty</b>						
Generic	<b>\$50</b> copay	<b>No coverage</b>	<b>\$50</b> copay	<b>No coverage</b>	<b>\$50</b> copay	<b>No coverage</b>
Preferred brand-name	<b>\$95</b> copay		<b>\$95</b> copay			
Nonpreferred brand-name	<b>\$145</b> copay		<b>\$145</b> copay			

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## Plan Comparison

# Network Provider Information

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### Anthem BCBS

**anthem.com**

**1-866-418-7749**

#### HSA Plan

Alabama, Alaska, California, Connecticut, Delaware, Georgia, Idaho, Illinois, Indiana, Kentucky, Maine, Massachusetts, Michigan, Montana, Nevada, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Texas, Vermont, Virginia, Washington, West Virginia, Wyoming

#### Local Copay Plan with HRA

Florida

Georgia — Atlanta

Missouri — St. Louis Metro area

North Carolina — Charlotte, Concord-Gastonia

Metro area

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### UnitedHealthcare

**myuhc.com**

**1-800-842-9722**

#### HSA Plan

Arizona, Arkansas, Colorado, District of Columbia, Florida, Iowa, Kansas, Louisiana, Maryland, Minnesota, Mississippi, Missouri, Nebraska, New Mexico, Oklahoma, Tennessee, Utah, Wisconsin

#### Copay Plan with HRA

All states except Hawaii

You're required to select a Primary Care Physician (PCP) with UnitedHealthcare after your coverage effective date. Your PCP can help connect you with specialists, hospitals, and other providers if needed, but a referral is not required. You may change your PCP selection at any time.

#### Local Copay Plan with HRA

Arizona — Phoenix

Illinois — Chicago

Minnesota — Minneapolis/St. Paul Metro area

Texas — Dallas, Houston, San Antonio

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### Centivo

**centivo.com/wf**

**1-833-919-4909**

#### Local Copay Plan with HRA

Connecticut — Southern, central and western Connecticut

Iowa — Des Moines and surrounding area

New Jersey — Central and northern New Jersey

New York — New York, Metro/Westchester, and Long Island

Pennsylvania — Philadelphia and surrounding area

The information presented provides a general summary of certain employee benefits sponsored or made available to you by Wells Fargo & Company. The employee benefit plans are maintained pursuant to and governed by official plan documents, which may consist of plan documents, Summary Plan Descriptions, insurance policies, and certificates of coverage (collectively, the “plan documents”). In the case of a discrepancy between the information presented herein and the official plan documents, the official plan documents will control. If there are any errors or omissions in such materials, Wells Fargo & Company, the plan administrator, or their authorized designees reserve the right to correct such errors or omissions. For a more detailed summary of the employee benefit plans, see the applicable Summary Plan Descriptions and certificates of coverage (for fully insured plans). Summary Plan Descriptions are found on the HR Services & Support site. Wells Fargo & Company reserves the unilateral right to amend, modify, or terminate any of its benefit plans (or benefit plan options), programs, policies, or practices at any time, for any reason, with or without notice. Any such amendment, modification, or termination may apply to both current and future participants and their dependents and beneficiaries. Eligibility for, or participation in, the plans does not constitute a contract or guarantee of employment with Wells Fargo.

1. An HSA is an individually owned account. It’s not part of any employee benefit plan sponsored or maintained by Wells Fargo & Company or any of its subsidiaries or affiliates, and is not subject to the Employee Retirement Income Security Act of 1974, as amended (ERISA).

2. In-network values also include Out of Area coverage. Out of Area coverage is available only if you do not live in the network area.
3. Includes domestic partner.
4. Includes domestic partner’s children.
5. For information on eligible preventive care services, see the *Preventive care services (eligible preventive care services)* section in Chapter 2 of the *Benefits Book*.
6. If you enroll midyear, the amount of health and wellness dollars you may earn will be prorated depending on the date your benefits take effect.
7. If you enroll midyear, your employer HSA contribution may be prorated depending on the date your benefits take effect.
8. For information on 31- to 90-day supplies for prescription drugs, see Chapter 2 of the *Benefits Book*. For information on which prescription drugs are considered preventive, check the Express Scripts website or call Express Scripts Member Services at 1-855-388-0352.