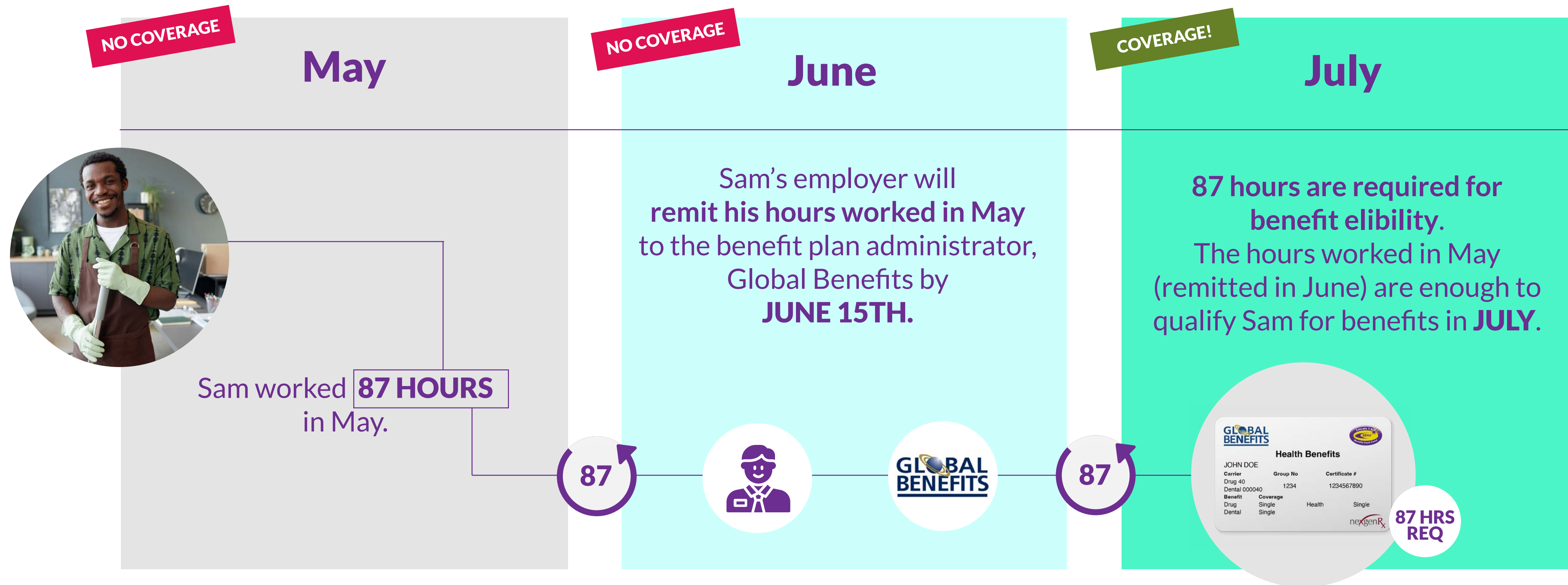


Series 1

New Benefit Plan Basics

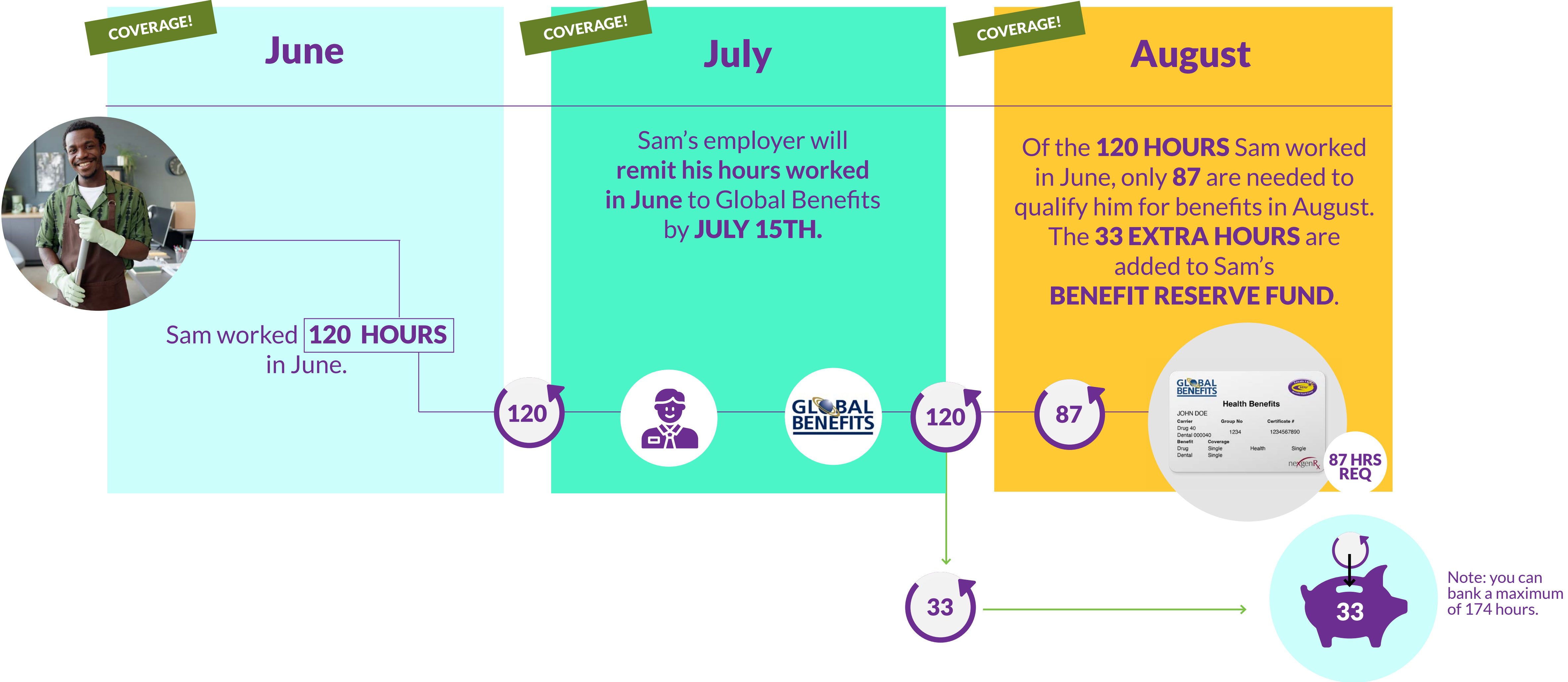
87 Hours for Benefits

In May 2025, Sam worked 87 hours and qualified for his Health Benefits in July.



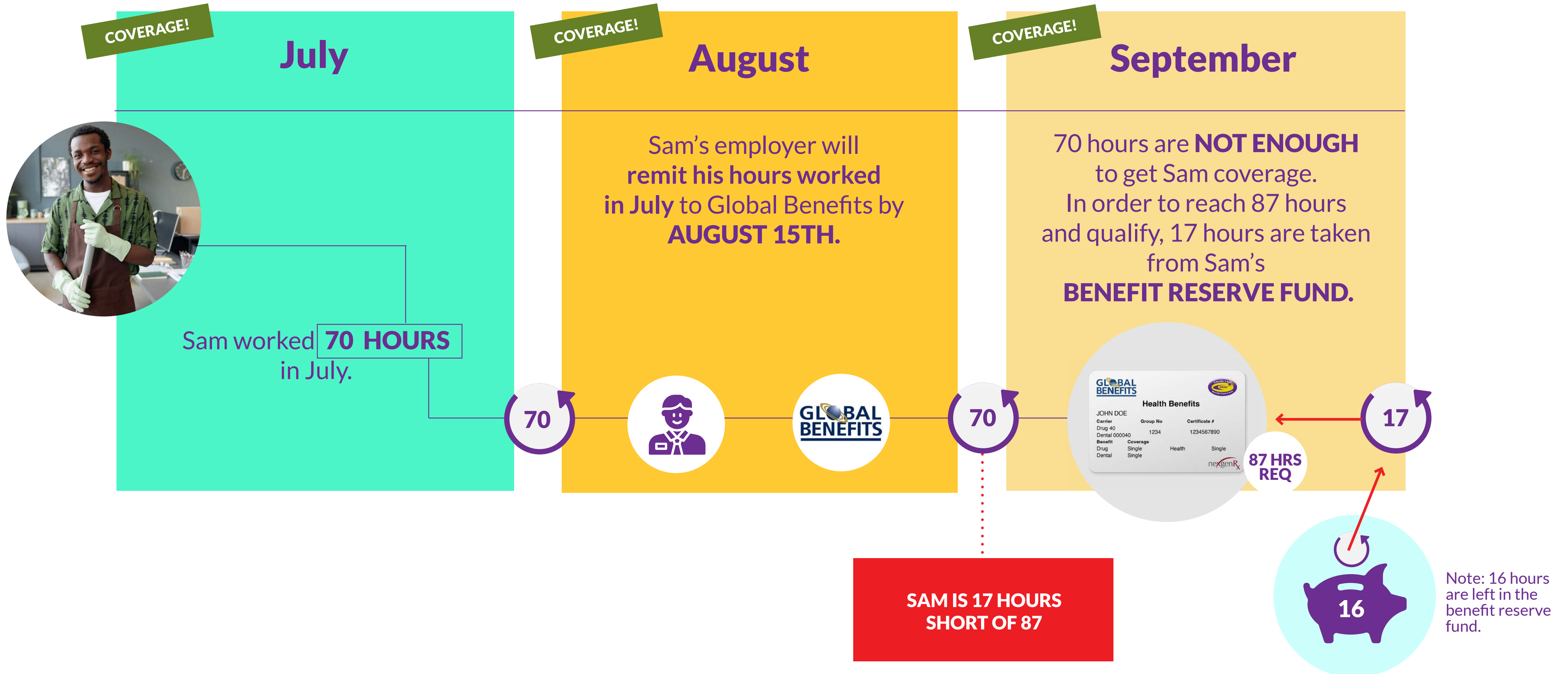
Working more than **87 Hours**

In June 2025, Sam worked 120 hours and qualified for his Health Benefits in August. Sam was able to save 33 hours in his Benefit Reserve Fund.



Working less than 87 Hours

In July 2025, Sam worked 70 hours and was short 17 hours to qualify for his Health Benefits in September. However, with 33 hours in his Benefit Reserve Fund he will have enough to qualify for benefits in September.



Working less than 87 Hours & Direct Pay

In August 2025, Sam worked 34 hours and was short 53 hours to qualify for Health Benefits in October. The hours in his Benefit Reserve Fund are not enough to qualify Sam for coverage. Sam is able to maintain his benefit coverage through the Direct Pay Premium option.

