How Does My Aetna Consumer Driven Health Plan (CDHP) Work?
2016 Medical $1750/3500 Deductible with HRA Plan

<table>
<thead>
<tr>
<th>Deductible</th>
<th>Health Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1 Deductible: $1,750 Tier 2 Deductible: $3,500</td>
<td>Once the deductible is met for that tier, the plan begins to pay for eligible expenses</td>
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<td>Once you meet the deductible, Aetna will pay up to 70% of eligible Tier 1 costs while you pay 30%**</td>
</tr>
</tbody>
</table>

**Please refer to Summary Plan Description for specific details regarding this plan.

Delhaize provides an individual associate with $150* as well as any funds rolled over from prior years to help pay for the plan deductible and coinsurance.

- In-Network Preventive Care covered at 100%
- Tier 1 Out of pocket Maximum: $4,500***
- Tier 2 Out of pocket Maximum: $6,600***
- Tier 2 OOP Maximum will now include pharmacy costs

Delhaize provides each family with $300* as well as any funds rolled over from prior years to help pay for the plan deductible and coinsurance.

- In-Network Preventive Care covered at 100%
- Tier 1 Out of pocket Maximum: $9,000*** ($6,850 individual oop)
- Tier 2 Out of pocket Maximum: $13,200***
- Tier 2 OOP Maximum will now include pharmacy costs

*Delhaize America will fund this amount at the beginning of the plan year, all funds unused will roll over to the following year to a maximum of $5,000

Please call customer service if you have any questions on your plan at 877-266-2872

***Tier 1 and Tier 2 deductibles and out of pocket maximums cross apply. They do not cross apply with out of network deductible and out of pocket maximums.

The HRA is different from the Health Care Flexible Spending Account. The FSA is managed by ADP and would reimburse after the medical plan and the HRA, subject to available funding in your account.

**Please refer to Summary Plan Description for specific details regarding this plan.