

● U.S. Benefits Overview Notes

Agilent Medical Plans

- **Agilent's medical plans consist of two options:**
 - A lower-deductible health plan, called Agilent Medical Plan Option A.
 - A high-deductible health plan, called Agilent Medical Plan Option B, which is paired with a Health Savings Account, or HSA.
- Both plans are offered to all US employees except those in Hawaii.
- Agilent Medical Plan Options A and B are administered by United Healthcare.

Agilent Medical Plan Option A

- Option A provides coverage for medical care in case of illness or injury.
- Option A is a lower deductible health plan – the annual deductible you have to satisfy is lower than other plans offered, but the monthly premium you pay is higher. See table below.
- Under option A, a separate \$250 deductible for certain prescription drugs also applies.
- Choose to receive either In-Network or Out-of-Network benefits. You will receive a higher level of benefits if you use In-Network providers.
- After your deductible, most services are covered at 90% for In-Network services and 70% for Out-of-Network services.
- Most **Preventive Care** is covered at 100% for in-network services under Option A. Preventive care includes routine physical exams, flu shots, most well-child care and much more.

Agilent Medical Plan Option B

- Option B provides coverage for medical care in case of illness or injury.
- Choose to receive either In-Network or Out-of-Network benefits. You will receive a higher level of benefits if you use In-Network providers.
- After your deductible, most services – including prescription drugs – are covered at 90% for In-Network services and 70% for Out-of-Network services.
- Most **Preventive Care** is covered at 100% for in-network services under Option B. Preventive care includes routine physical exams, flu shots, most well-child care and much more.
- Option B is a high-deductible health plan – the annual deductible you satisfy is higher than other plans offered, but the monthly premium you pay is lower. See table below.

Summary of Agilent Medical Plan Options A and B for 2009

	Option A	Option B		
2009 Employee Monthly Premiums (The amount you will pay each month):				
Individual	\$93	\$20		
Employee plus 1 Dependent	\$234	\$45		
Employee plus Family	\$349	\$75		
	In-Network	Out of Network	In-Network	Out of Network
Annual deductible				
Individual	\$500	\$700	\$1,200	\$1,200
Employee plus 1 Dependent	\$1,000	\$1,400	\$2,400	\$2,400
Employee plus Family	\$1,500	\$2,100	\$3,600	\$3,600
Co-insurance	90%	70%	90%	70%
Preventive Care	100%	100% up to \$750 calendar year maximum	100%	100% up to \$750 calendar year maximum
Retail prescription drugs	<ul style="list-style-type: none"> • \$7 Tier 1 • \$20 Tier 2 after Rx deductible • \$45 Tier 3 after Rx deductible 	N/A	90% after deductible	N/A
Annual Out-of- Pocket Limit:				
Individual	\$3,000	\$6,000	\$3,000	\$6,000
Employee plus 1 Dependent	\$6,000	\$12,000	\$6,000	\$12,000
Employee plus Family	\$6,000	\$12,000	\$6,000	\$12,000

Health Savings Account (HSA)

- Employee-owned savings account used to save for health care expenses
- Funds in the account earn interest and can be invested in a variety of ways.
- You don't pay federal taxes if you use the funds to pay for medical expenses.
- Unused balances roll over from year to year, and if you leave Agilent, you can continue to save funds in your HSA for future expenses.
- You must be enrolled in Agilent's high-deductible health plan (Agilent Medical Plan Option B) to have an HSA.
- Two ways to add funds to an HSA:
 - Payroll deductions through the Fidelity website. Payroll deductions are not federally taxed, and in many states aren't subject to state taxes. You can change your contribution at any time throughout the year.
 - Additional contributions made directly to your HSA. Additional contributions aren't "pre-tax", but can be declared on your federal tax return.
- 2009 Agilent Contributions: Agilent will make contributions to your HSA in February, and again in August. You must be an active employee on January 1 and July 1 prior to each installment, enrolled in Agilent Medical Plan Option B, and have elected to participate in the

Health Savings Account to receive the Agilent contributions. The amount of Agilent's contribution is based on your level of coverage:

Health Tools & Resources

- These tools help you actively participate in improving your health and understanding your healthcare needs and options.
- MyUHC.com - UnitedHealthcare website: review your coverage, look at your existing claims, find network doctors and hospitals, access a 24-hour Nurseline (chat live with a nurse), review a library of health articles, compare plans, estimate your potential costs based on personal health needs, review treatment and costs associated with specific conditions, find estimated costs of prescription drugs, and review different savings opportunities related to your prescription drugs.
 - If you are on Option A, not all of these tools will be available to you.