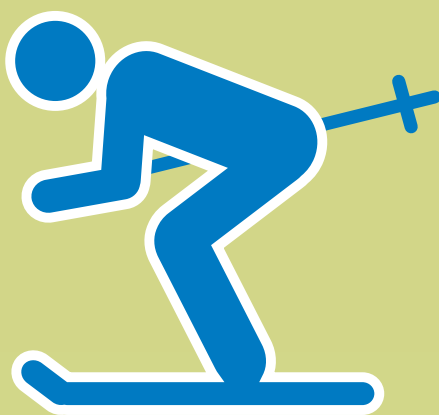




OUT OF YOUR POCKET

**Break your
leg skiing?**



YOU COULD PAY

**\$3,500
MORE**

IF

you receive care from out-of-network doctors (\$4,000) vs. in-network doctors (\$500).

That's about the cost of 3 adult season passes to ski in the Adirondack Mountains.

