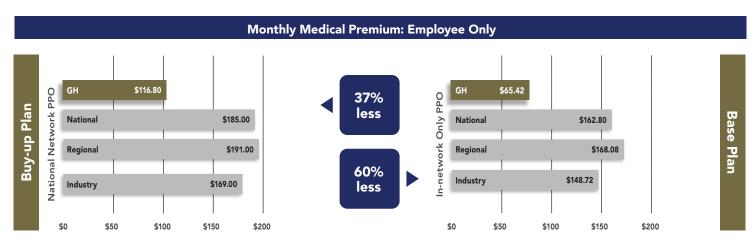
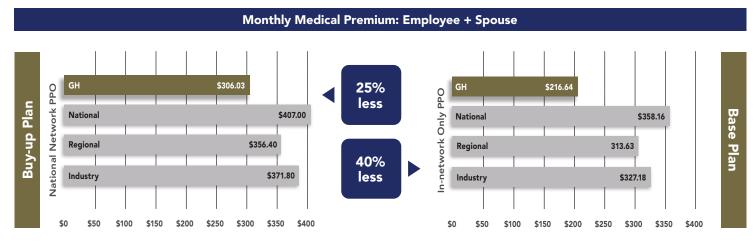
How Our Employee Benefits Stack Up

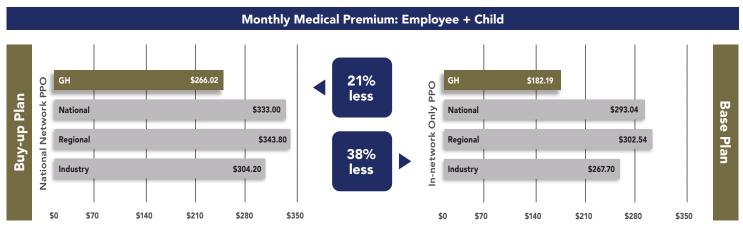


Great Hearts Academies is a proud leader in providing the best employee benefits in the education industry and beyond. Our medical plans serve as just one example of our outstanding employee benefits. When comparing three of the most important features of a health plan (premium, deductible and out-of-pocket maximum), it's easy to see how our medical plans stand above the rest.

Great Hearts' medical plans feature incredibly low employee costs for health care coverage, known as premiums. Depending on your coverage tier, employees pay up to **37**% less than the national and regional average for plans similar to our Buy-Up Plan, and **60**% less than the average for plans similar to our Base Plan.





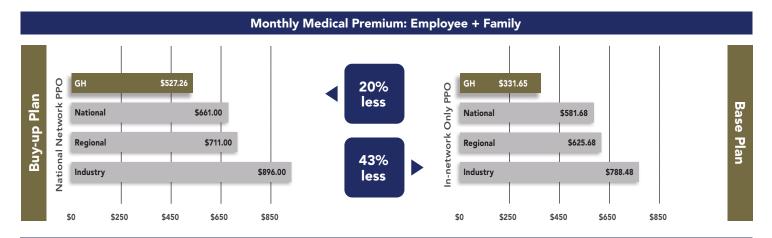


How Our Employee Benefits Stack Up



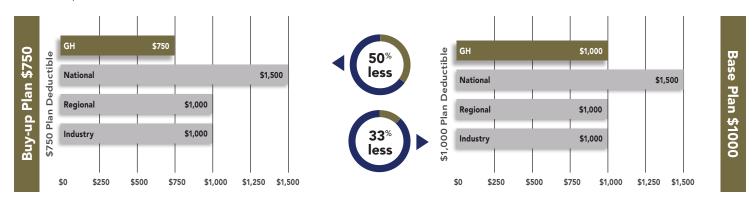
Great Hearts Academies is a proud leader in providing the best employee benefits in the education industry and beyond. Our medical plans serve as just one example of our outstanding employee benefits. When comparing three of the most important features of a health plan (medical premium, deductible, and out-of-pocket maximum), it's easy to see how our medical plans stand above the rest.

Great Hearts' medical plans feature incredibly low employee costs for health care coverage, known as premiums. Employees enrolled in Employee + Family coverage pay up to 20% less than the national and regional average for plans similar to our Buy-Up Plan, and almost 43% less than the average for plans similar to our Base Plan.



Employee Deductible

The deductible is the amount an employee pays, out-of-pocket, before their health insurance begins to pay for certain medical services. With our Buy-up Plan, employees pay 50% less for their deductible than the national average for similar plans. Base Plan members pay 33% less than the national average for a similar plan.



Out-of-Pocket Maximum

An out-of-pocket maximum is the most an employee pays during a policy period before the plan begins to pay 100% of the allowed amount. This limit does not include premium or balance-billed charges. Great Hearts medical plans feature extremely low out-of-pocket maximums: **68% less** than the national average for plans similar to our Buy-up Plan and **57% less** than plans similar to our Base Plan.

