

# **\$1M Limited PPO Plans**

Limited Benefit Plan Summary		
Annual Individual Deductible	\$250   \$500   \$750	
Annual Family Deductible	\$ 500   \$1000   \$1500	
Maximum Yearly Benefit (per person)	\$1,000,000	
Maximum Lifetime Benefit (per person)	\$5,000,000	

You pay after	Limits per
deductible	benefit period

Standard Services		
Annual Preventative Care	\$0	1 per service
Doctor Visits (Primary Care, Specialist, Urgent Care)	\$50	10
Diagnostic tests (X-ray, Lab, other)	\$50	3
Major Imaging (CT/PET Scans, MRI, MRAs)	\$250	3
ER visit or Outpatient Procedure	\$250	2
Hospital Admission	\$1,000	2 - 10 days per
Maternity (Global Services)	\$250 / \$500 (Vaginal / C-Section)	\$15,000
Physical Therapy, Chiro & Rehab	\$50	10
Infusions, Chemo or Radiation	\$100	\$50,000
Virtual Urgent Care	\$0	Unlimited
Virtual General Medicine	\$0	12
Virtual Mental Health	\$0	4

Pharmacy Benefits		
Generic & Preferred Brand Name	\$0 home delivery	12

### Not Covered on this plan

In-person mental health therapy, Dialysis, Organ Transplant Services, Non-Preferred Brand or Specialty Drugs

Deductible Choice	\$250	\$500	\$750
		Ag	es 18-29
Individual	\$329	\$309	\$289
Individual + Spouse	\$619	\$599	\$579
Individual + Children	\$599	\$579	\$599
Family	\$849	\$809	\$799

Ages	30	)-44
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Individual	\$379		\$329
Individual + Spouse	\$670		\$619
Individual + Children		\$619	
Family	\$909	\$879	\$839

### Ages 45-54

Individual	\$409	\$379	\$359
Individual + Spouse	\$699	\$679	\$659
Individual + Children	\$679	\$649	\$589
Family	\$949	\$899	\$899

Individual	\$449	\$429	\$409
Individual + Spouse	\$709	\$689	\$669
Individual + Children	\$689	\$659	\$639
Family	\$949	\$929	\$909



# PHCS Gold 2500 RBP

### In Network **Standard Services** Individual Deductible \$2,500 Family Deductible \$5,000 Coinsurance 20% What you pay after deductible Individual Annual \$7,350 Max Out-of-Pocket Family Annual \$14,700 Max Out-of-Pocket Primary Care Visit \$25 Specialist Visit \$40 Annual Preventative Care \$0 Urgent Care \$60 Telehealth \$0 **Emergency Serivces** Facility 20% after deductible **Professional Services** 20% after deductible **Pharmacy Benefits** Generics \$0 Preferred Brand \$0 Non-Preferred Brand Not Covered

Specialty

Not Covered

### **Monthly Premium**

Ages 18-29

Individual	\$667.77
Individual + Spouse	\$1,195.54
Individual + Children	\$1,091.99
Family	\$1,728.31

Ages 30-44

Individual	\$688.49
Individual + Spouse	\$1,236.96
Individual + Children	\$1,129.26
Family	\$1,790.44

Ages 45-54

Individual	\$714.32
Individual + Spouse	\$1,288.63
Individual + Children	\$1,175.77
Family	\$1,869.96

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Individual	\$792.23
Individual + Spouse	\$1,444.45
Individual + Children	\$1,316.00
Family	\$2,122.70



# PHCS Bronze 5000 RBP

### In Network **Monthly Premium Standard Services** Ages 18-29 Individual \$565.74 Individual Deductible \$5,000 Family Deductible \$10,000 Individual + Spouse \$991.47 Coinsurance 20% Individual + Children \$908.33 What you pay after deductible \$1,422.21 Family Individual Annual \$7,350 Max Out-of-Pocket Ages 30-44 Family Annual \$14,700 Max Out-of-Pocket Individual \$582.37 Individual + Spouse Primary Care Visit \$1,024.73 \$25 Specialist Visit \$45 Individual + Children \$938.26 Annual Preventative Care Family \$1,472.10 \$0 Urgent Care \$60 Ages 45-54 Telehealth \$0 Individual \$603.12 Individual + Spouse \$1,066.22 **Emergency Serivces** Individual + Children \$975.60 \$1,534.34 Facility 20% after deductible Family Professional Services 20% after deductible Ages 55-64 Individual \$645.72 **Pharmacy Benefits** Individual + Spouse \$1,151.43 Individual + Children \$1,052.28 Generics 0 Preferred Brand \$0 Family \$1,662.14 Non-Preferred Brand Not Covered

Not Covered

Specialty



### In Network **Standard Services** Individual Deductible \$7,350 Family Deductible \$14,700 Coinsurance 0% What you pay after deductible Individual Annual \$7,350 Max Out-of-Pocket Family Annual \$14,700 Max Out-of-Pocket Primary Care Visit \$25 Specialist Visit \$45 Annual Preventative Care \$0 Urgent Care \$60 Telehealth \$0 **Emergency Serivces** Facility \$0 0% after deductible **Professional Services Pharmacy Benefits** \$0 Generics Preferred Brand \$0 Non-Preferred Brand Not Covered

Not Covered

Specialty

### **Monthly Premium**

Ages 18-29

Individual	\$482.48
Individual + Spouse	\$824.94
Individual + Children	\$758.45
Family	\$1,172.42

Ages 30-44

Individual	\$495.77
Individual + Spouse	\$851.54
Individual + Children	\$782.39
Family	\$1,212.32

Ages 45-54

Individual	\$512.37
Individual + Spouse	\$884.72
Individual + Children	\$812.25
Family	\$1,262.09

Individual	\$546.44
Individual + Spouse	\$952.86
Individual + Children	\$873.58
Family	\$1,364.30



# PHCS HSA 5000 RBP

### In Network **Standard Services** Individual Deductible \$7,350 Family Deductible \$14,700 Coinsurance 0% What you pay after deductible Individual Annual \$6,550 Max Out-of-Pocket Family Annual \$13,100 Max Out-of-Pocket Primary Care Visit \$25 Specialist Visit \$45 Annual Preventative Care \$0 Urgent Care \$60 Telehealth \$0 **Emergency Serivces** Facility \$0 0% after deductible **Professional Services Pharmacy Benefits** Generics \$0 Preferred Brand \$0 Non-Preferred Brand Not Covered

Specialty

Not Covered

### **Monthly Premium**

Ages 18-29

Individual	\$482.48
Individual + Spouse	\$824.94
Individual + Children	\$758.45
Family	\$1,172.42

Ages 30-44

Individual	\$495.77
Individual + Spouse	\$851.54
Individual + Children	\$782.39
Family	\$1,212.32

Ages 45-54

Individual	\$512.37
Individual + Spouse	\$884.72
Individual + Children	\$812.25
Family	\$1,262.09

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Individual	\$546.44
Individual + Spouse	\$952.86
Individual + Children	\$873.58
Family	\$1,364.30