PHP

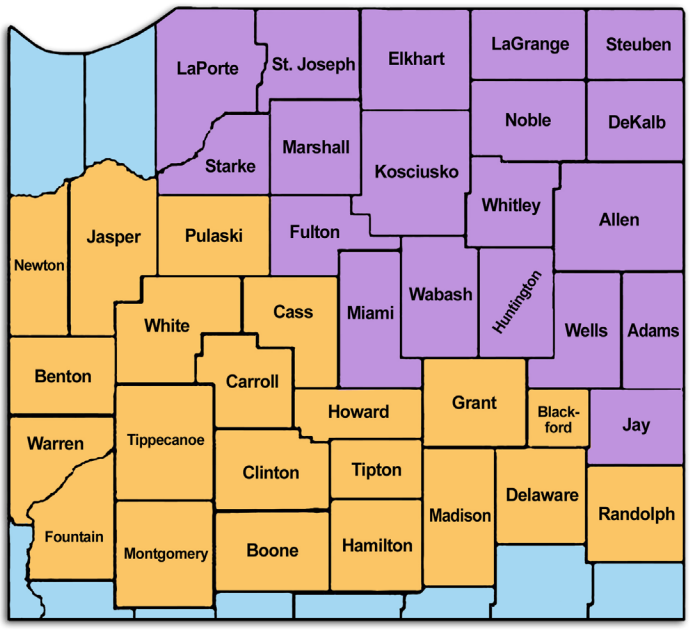
The insurance your health deserves.

At a glance

About PHP

- Founded in 1983
- Headquartered in Fort Wayne, Indiana
- Not-for-profit, tax exempt and physician-sponsored
- Experienced staff of approximately 100 employees
- Open access network; members free to see any physician in the network
- Committed to our community and corporate giving
- First dollar coverage for many preventive services with both group and individual plan options
- Around the clock resources with MyHealth 24/7 and MyNurse 24/7 services

Service Area



PHP Network Sagamore or Encore Network

Our Products and Services

HMO Product ***(2+ lives for all group products)*** Our fully-insured HMO product allows coverage for medical services available through our comprehensive network of providers. All plans include first-dollar coverage for many preventive services.

Individual Product Created for individuals and families not covered under a group health insurance plan, our product is flexible and affordable, with the same comprehensive provider network and best features of our group product.

Point-of-Service Both our group and individual products offer the ability to purchase Point-of-Service benefits, allowing members to use providers outside of the PHP network.

HSA Compatible High Deductible Plan Our HDHPs are available as either a group or individual product. They are a cost-effective way to obtain coverage and can also be combined with an HSA from the bank of your choice.

Additional group products:

Dental Depending on the company's location, a network or an open access, dental product is available. Both are available with or without medical coverage.

Vision You may elect limited coverage for vision services and products.

Life & Disability Through our life insurance partner, Companion Life, we offer very competitive life insurance products and services including small group, large group, and voluntary products.

TPA Services:

- ***Employer-sponsored health plans*** - services for mid to large employers wanting to self-fund their health plan.
- ***Flexible Spending Accounts (FSAs)*** - both Healthcare and Dependent Care FSAs are available.
- ***Health Reimbursement Arrangements (HRAs)*** - can offer lower premiums and tax savings for employers.