



# HMO Plans Benefit Comparison

2012 HMO Plans	Deductible Single/Family	Out-of-Pocket Max (Includes Deductible) Single/Family	Co-ins (After Ded.)	Out-of-Network	Office Visit	Pharmacy <sup>1</sup>	ER Visit	Urgent Care
H251-12	\$500/\$1,000	\$2,500/\$5,000	20%	Out-of-Network coverage is not applicable for the HMO Plans.	\$20	\$10/\$25/\$50	\$200	\$40
H252-12	\$500/\$1,000	\$3,000/\$6,000	20%		\$20	\$10/\$25/\$50	\$200	\$40
H253-12	\$500/\$1,000	\$4,000/\$8,000	20%		\$20	\$10/\$25/\$50	\$200	\$40
H254-12	\$500/\$1,000	\$5,000/\$10,000	20%		\$20	\$10/\$25/\$50	\$200	\$40
H653-12	\$1,000/\$2,000	\$3,000/\$6,000	20%		\$25	\$10/\$30/\$60	\$200	\$40
H654-12	\$1,000/\$2,000	\$4,000/\$8,000	20%		\$25	\$10/\$30/\$60	\$200	\$40
H655-12	\$1,000/\$2,000	\$5,000/\$10,000	20%		\$25	\$10/\$30/\$60	\$200	\$40
H800-12	\$1,500/\$3,000	\$4,000/\$8,000	20%		\$25	\$10/\$30/\$60	\$200	\$40
H802-12	\$1,500/\$3,000	\$5,000/\$10,000	20%		\$25	\$10/\$30/\$60	\$200	\$40
H840-12	\$2,000/\$4,000	\$4,000/\$8,000	20%		\$25	\$10/\$30/\$60	\$200	\$40
H841-12	\$2,000/\$4,000	\$5,000/\$10,000	20%		\$25	\$10/\$30/\$60	\$200	\$40
H850-12	\$2,500/\$5,000	\$5,000/\$10,000	20%		\$25	\$10/\$30/\$60	\$200	\$40
H853-12	\$5,000/\$10,000	\$10,000/\$20,000	20%		\$30	\$10/\$30/\$60	\$200	\$40
H854-12	\$3,000/\$6,000	\$6,000/\$12,000	20%		\$30	\$10/\$30/\$60	\$200	\$40
H855-12	\$3,500/\$7,000	\$7,000/\$14,000	20%		\$25	\$10/\$30/\$60	\$200	\$40
H857-12	\$5,000/\$10,000	\$10,000/\$20,000	50%		\$30	\$10/\$30/\$60	\$200	\$40
H877-12	\$2,500/\$5,000	\$4,000/\$8,000	20%		20% <sup>2</sup>	\$10/\$30/\$60	20% <sup>2</sup>	20% <sup>2</sup>
H887-12	\$5,000/\$10,000	\$5,000/\$10,000	0% <sup>2</sup>		0% <sup>2</sup>	\$10/\$30/\$60	0% <sup>2</sup>	0% <sup>2</sup>

<sup>1</sup>Pharmacy co-payments are shown as generic/formulary/non-formulary at a 30-day supply (does not reflect drugs obtained through mail order services.)

<sup>2</sup>Coinurance applies after the deductible is met.

**NOTE: This summary is not intended to provide a full description of eligible benefits, requirements and limitations. Additional benefit plans, options, and products are available, and can be accessed online at [www.phpni.com](http://www.phpni.com). Call a PHP Sales Representative today at (260) 432-6690 or toll free at (800) 982-6257 for more information.**