2016 HDHP HMO Plan Designs
Small group, Non-grandfathered plans

PHP

	2016 HDHP Plans	Deductible *Individual/Family*	Out-of-Pocket Maximum *Individual/Family*	Coinsurance Level	Office Visit *Primary Care/ Specialist*	Emergency Room	Pharmacy *5 tier*
GOLD	QHC1816*	$2,000/$4,000	$2,000/$4,000	No Coinsurance	No Coinsurance/No Coinsurance	No Coinsurance	No Coinsurance
SILVER	QHC7316 QHO7316	$3,000/$6,000	$4,500/$9,000	20%	20%/20%	20%	20%
	QHC7416 QHO7416	$3,000/$6,000	$5,000/$10,000	No Coinsurance	$20/$40**	$300**	$4/$15/$35/$75/25%**
	QHC2316 QHO2316	$3,500/$7,000	$3,500/$7,000	No Coinsurance	No Coinsurance/No Coinsurance	No Coinsurance	No Coinsurance
	QHC7516 QHO7516	$4,000/$8,000	$4,000/$8,000	No Coinsurance	No Coinsurance/No Coinsurance	No Coinsurance	No Coinsurance
BRONZE	QHC7616 QHO7616	$4,500/$9,000	$6,550/$13,100	30%	30%/30%	30%	30%
	QHC7716 QHO7716	$5,000/$10,000	$6,550/$13,100	20%	20%/20%	20%	20%
	QHC7816 QHO7816	$5,250/$10,500	$6,550/$13,100	No Coinsurance	$35/$70**	$300**	$4/$20/$45/$95/25%**
	QHC7916 QHO7916	$5,500/$11,000	$6,500/$13,000	No Coinsurance	No Coinsurance/No Coinsurance**	No Coinsurance	$4/$20/$45/$95/25%**
	QHC8016 QHO8016	$6,000/$12,000	$6,000/$12,000	No Coinsurance	No Coinsurance/No Coinsurance	No Coinsurance	No Coinsurance
	QHC8116 QHO8116	$6,300/$12,600	$6,300/$12,600	No Coinsurance	No Coinsurance/No Coinsurance	No Coinsurance	No Coinsurance
	QHC6116 *(with Morbid Obesity)*	$6,300/$12,600	$6,300/$12,600	No Coinsurance	No Coinsurance/No Coinsurance	No Coinsurance	No Coinsurance
	QHC8216 QHO8216	$6,550/$13,100	$6,550/$13,100	No Coinsurance	No Coinsurance/No Coinsurance	No Coinsurance	No Coinsurance

Key:
QHC plans = PHP Classic network
QHO plans = PHP Options network
* = Non-embedded deductible plans
** = Copays apply after deductible

All plans include Pediatric Dental coverage

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. Call a PHP Sales Representative today at (260) 432-6690 or toll free at 1-800-982-6257 for more information.