

| Plan Name                 | Deductible |         | Out-of-Pocket Maximum |          | Coinsurance Level | Office Visit |            | Urgent Care | Emergency Room | Pharmacy               |
|---------------------------|------------|---------|-----------------------|----------|-------------------|--------------|------------|-------------|----------------|------------------------|
|                           | Individual | Family  | Individual            | Family   |                   | Primary Care | Specialist |             |                |                        |
| Legacy 500 HMO 1 - Prime  | \$500      | \$1,000 | \$1,500               | \$3,000  | 20%               | \$20         | \$40       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
| Legacy 500 HMO 2 - Prime  | \$500      | \$1,000 | \$1,500               | \$3,000  | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
| Legacy 500 HMO 3 - Prime  | \$500      | \$1,000 | \$2,500               | \$5,000  | 20%               | \$20         | \$40       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
| Legacy 500 HMO 4 - Prime  | \$500      | \$1,000 | \$2,500               | \$5,000  | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
| Legacy 500 HMO 5 - Prime  | \$500      | \$1,000 | \$3,000               | \$6,000  | 20%               | \$20         | \$40       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
| Legacy 500 HMO 6 - Prime  | \$500      | \$1,000 | \$3,000               | \$6,000  | 30%               | \$20         | \$40       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
| Legacy 500 HMO 7 - Prime  | \$500      | \$1,000 | \$3,000               | \$6,000  | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
| Legacy 500 HMO 8 - Prime  | \$500      | \$1,000 | \$4,000               | \$8,000  | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
| Legacy 500 HMO 9 - Prime  | \$500      | \$1,000 | \$4,000               | \$8,000  | 20%               | \$20         | \$40       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
| Legacy 500 HMO 10 - Prime | \$500      | \$1,000 | \$5,000               | \$10,000 | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
| Legacy 500 HMO 11 - Prime | \$500      | \$1,000 | \$5,000               | \$10,000 | 20%               | \$20         | \$40       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
| Legacy 750 HMO 1 - Prime  | \$750      | \$1,500 | \$3,750               | \$7,500  | 30%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
| Legacy 1000 HMO 1 - Prime | \$1,000    | \$2,000 | \$2,500               | \$5,000  | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
| Legacy 1000 HMO 2 - Prime | \$1,000    | \$2,000 | \$2,500               | \$5,000  | 30%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
| Legacy 1000 HMO 3 - Prime | \$1,000    | \$2,000 | \$3,000               | \$6,000  | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
| Legacy 1000 HMO 4 - Prime | \$1,000    | \$2,000 | \$3,000               | \$6,000  | 20%               | \$30         | \$60       | \$60        | \$300 + Coins  | \$4/\$15/\$35/\$65/25% |
| Legacy 1000 HMO 5 - Prime | \$1,000    | \$2,000 | \$4,000               | \$8,000  | 20%               | \$20         | \$40       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
| Legacy 1000 HMO 6 - Prime | \$1,000    | \$4,500 | \$4,000               | \$8,000  | 20%               | \$30         | \$60       | \$60        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |

| Plan Name                  | Deductible |         | Out-of-Pocket Maximum |          | Coinsurance Level | Office Visit |            | Urgent Care | Emergency Room | Pharmacy               |
|----------------------------|------------|---------|-----------------------|----------|-------------------|--------------|------------|-------------|----------------|------------------------|
|                            | Individual | Family  | Individual            | Family   |                   | Primary Care | Specialist |             |                |                        |
| Legacy 1000 HMO 7 - Prime  | \$1,000    | \$2,000 | \$4,000               | \$8,000  | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
| Legacy 1000 HMO 8 - Prime  | \$1,000    | \$2,000 | \$4,000               | \$8,000  | 30%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
| Legacy 1000 HMO 9 - Prime  | \$1,000    | \$2,000 | \$5,000               | \$10,000 | 30%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
| Legacy 1000 HMO 10 - Prime | \$1,000    | \$2,000 | \$5,000               | \$10,000 | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
| Legacy 1000 HMO 11 - Prime | \$1,000    | \$2,000 | \$5,000               | \$10,000 | 20%               | \$30         | \$60       | \$60        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
| Legacy 1500 HMO 1 - Prime  | \$1,500    | \$3,000 | \$4,000               | \$8,000  | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
| Legacy 1500 HMO 2 - Prime  | \$1,500    | \$3,000 | \$5,000               | \$10,000 | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
| Legacy 1500 HMO 3 - Prime  | \$1,500    | \$3,000 | \$5,000               | \$10,000 | 30%               | \$30         | \$60       | \$60        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
| Legacy 1500 HMO 4 - Prime  | \$1,500    | \$3,000 | \$5,000               | \$10,000 | 20%               | \$30         | \$60       | \$60        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
| Legacy 1500 HMO 5 - Prime  | \$1,500    | \$3,000 | \$5,000               | \$10,000 | 20%               | \$30         | \$60       | \$60        | \$300 + Coins  | \$4/\$15/\$35/\$65/25% |
| Legacy 1500 HMO 6 - Prime  | \$1,500    | \$3,000 | \$5,000               | \$10,000 | 20%               | \$35         | \$70       | \$70        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
| Legacy 2000 HMO 1 - Prime  | \$2,000    | \$4,000 | \$4,000               | \$8,000  | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
| Legacy 2000 HMO 2 - Prime  | \$2,000    | \$4,000 | \$5,000               | \$10,000 | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
| Legacy 2000 HMO 3 - Prime  | \$2,000    | \$4,000 | \$5,000               | \$10,000 | 20%               | \$30         | \$60       | \$60        | \$300 + Coins  | \$4/\$15/\$35/\$65/25% |
| Legacy 2000 HMO 4 - Prime  | \$2,000    | \$4,000 | \$5,000               | \$10,000 | 20%               | \$35         | \$70       | \$70        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
| Legacy 2500 HMO 1 - Prime  | \$2,500    | \$5,000 | \$4,000               | \$8,000  | 20%               | 20%          | 20%        | 20%         | 20%            | \$4/\$10/\$25/\$50/25% |
| Legacy 2500 HMO 2 - Prime  | \$2,500    | \$5,000 | \$4,000               | \$8,000  | 20%               | 20%          | 20%        | 20%         | 20%            | \$4/\$10/\$30/\$60/25% |
| Legacy 2500 HMO 3 - Prime  | \$2,500    | \$5,000 | \$5,000               | \$10,000 | 20%               | \$30         | \$60       | \$60        | \$300 + Coins  | \$4/\$15/\$35/\$65/25% |

| Plan Name                 | Deductible |          | Out-of-Pocket Maximum |          | Coinsurance Level | Office Visit |            | Urgent Care | Emergency Room | Pharmacy               |
|---------------------------|------------|----------|-----------------------|----------|-------------------|--------------|------------|-------------|----------------|------------------------|
|                           | Individual | Family   | Individual            | Family   |                   | Primary Care | Specialist |             |                |                        |
| Legacy 2500 HMO 4 - Prime | \$2,500    | \$5,000  | \$5,000               | \$10,000 | 20%               | \$35         | \$70       | \$70        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
| Legacy 2500 HMO 5 - Prime | \$2,500    | \$5,000  | \$5,000               | \$10,000 | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
| Legacy 2500 HMO 6 - Prime | \$2,500    | \$5,000  | \$5,000               | \$10,000 | 30%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
| Legacy 2500 HMO 7 - Prime | \$2,500    | \$5,000  | \$5,000               | \$10,000 | 30%               | \$30         | \$60       | \$60        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
| Legacy 2500 HMO 8 - Prime | \$2,500    | \$5,000  | \$5,000               | \$10,000 | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$15/\$35/\$65/25% |
| Legacy 3000 HMO 1 - Prime | \$3,000    | \$6,000  | \$5,000               | \$10,000 | 20%               | 20%          | 20%        | 20%         | 20%            | \$4/\$10/\$30/\$60/25% |
| Legacy 3000 HMO 2 - Prime | \$3,000    | \$6,000  | \$6,000               | \$12,000 | 20%               | \$30         | \$60       | \$60        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
| Legacy 3000 HMO 3 - Prime | \$3,000    | \$6,000  | \$6,000               | \$12,000 | 20%               | \$35         | \$70       | \$70        | \$300 + Coins  | \$4/\$15/\$45/\$90/25% |
| Legacy 3500 HMO 1 - Prime | \$3,500    | \$7,000  | \$7,350               | \$14,700 | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
| Legacy 3500 HMO 2 - Prime | \$3,500    | \$7,000  | \$7,350               | \$14,700 | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$15/\$50/\$75/25% |
| Legacy 3500 HMO 3 - Prime | \$3,500    | \$7,000  | \$7,350               | \$14,700 | 20%               | \$40         | \$80       | \$80        | \$300 + Coins  | \$4/\$15/\$45/\$90/25% |
| Legacy 4000 HMO 1 - Prime | \$4,000    | \$8,000  | \$6,000               | \$12,000 | 20%               | \$30         | \$60       | \$60        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
| Legacy 4000 HMO 2 - Prime | \$4,000    | \$8,000  | \$6,000               | \$12,000 | 20%               | \$30         | \$60       | \$60        | \$300 + Coins  | \$4/\$15/\$35/\$65/25% |
| Legacy 5000 HMO 1 - Prime | \$5,000    | \$10,000 | \$6,000               | \$12,000 | 0%                | 0%           | 0%         | 0%          | 0%             | \$4/\$10/\$30/\$60/25% |
| Legacy 5000 HMO 2 - Prime | \$5,000    | \$10,000 | \$7,350               | \$14,700 | 20%               | \$30         | \$60       | \$60        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
| Legacy 5000 HMO 3 - Prime | \$5,000    | \$10,000 | \$7,350               | \$14,700 | 20%               | \$40         | \$80       | \$80        | \$300 + Coins  | \$4/\$15/\$45/\$90/25% |

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**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

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