

	Plan Name	Deductible		Out-of-Pocket Maximum		Coinsurance Level	Office Visit		Urgent Care	ER	Pharmacy
		Individual	Family	Individual	Family		Primary Care	Specialist			
Options - FW	* Legacy 1500 HSA H3	\$1,500	\$3,000	\$1,500	\$3,000	0%	0%	0%	0%	0%	0%
	* Legacy 1500 HSA H4	\$1,500	\$3,000	\$3,000	\$6,000	20%	20%	20%	20%	20%	20%
	* Legacy 2000 HSA H3	\$2,000	\$4,000	\$2,000	\$4,000	0%	0%	0%	0%	0%	0%
	* Legacy 2000 HSA H4	\$2,000	\$4,000	\$3,000	\$6,000	20%	20%	20%	20%	20%	20%
	* Legacy 2500 HSA H2	\$2,500	\$5,000	\$2,500	\$5,000	0%	0%	0%	0%	0%	0%
	* Legacy 3000 HSA H6	\$3,000	\$6,000	\$3,000	\$6,000	0%	0%	0%	0%	0%	0%
	Legacy 3000 HSA H7	\$3,000	\$6,000	\$3,000	\$6,000	0%	0%	0%	0%	0%	0%
	Legacy 3000 HSA H8	\$3,000	\$6,000	\$5,000	\$10,000	20%	20%	20%	20%	20%	20%
	Legacy 3000 HSA H9	\$3,000	\$6,000	\$5,000	\$10,000	0%	\$30	\$60	\$60	\$300	\$4/\$15/\$35/\$65/25%
	Legacy 3000 HSA H15	\$3,000	\$6,000	\$4,000	\$8,000	0%	0%	0%	0%	0%	\$4/\$15/\$35/\$65/25%
	Legacy 3500 HSA H3	\$3,500	\$7,000	\$3,500	\$7,000	0%	0%	0%	0%	0%	0%
	Legacy 4000 HSA H5	\$4,000	\$8,000	\$4,000	\$8,000	0%	0%	0%	0%	0%	0%
	Legacy 4000 HSA H6	\$4,000	\$8,000	\$6,000	\$12,000	20%	20%	20%	20%	20%	20%
	Legacy 4000 HSA H7	\$4,000	\$8,000	\$5,000	\$10,000	0%	0%	0%	0%	0%	\$4/\$15/\$35/\$65/25%
	Legacy 4000 HSA H8	\$4,000	\$8,000	\$6,000	\$12,000	0%	\$30	\$60	\$60	\$300	\$4/\$15/\$35/\$65/25%
	Legacy 5000 HSA H5	\$5,000	\$10,000	\$5,000	\$10,000	0%	0%	0%	0%	0%	0%
	Legacy 5000 HSA H6	\$5,000	\$10,000	\$6,000	\$12,000	0%	0%	0%	0%	0%	\$4/\$15/\$35/\$65/25%
	Legacy 5000 HSA H7	\$5,000	\$10,000	\$6,550	\$13,100	0%	\$30	\$60	\$60	\$300	\$4/\$15/\$35/\$65/25%
	Legacy 6000 HSA H2	\$6,000	\$12,000	\$6,000	\$12,000	0%	0%	0%	\$70	0%	0%
Options - SB	Legacy 1500 HSA H5	\$1,500	\$3,000	\$1,500	\$3,000	0%	0%	0%	0%	0%	0%
	Legacy 1500 HSA H6	\$1,500	\$3,000	\$3,000	\$6,000	20%	20%	20%	20%	20%	20%
	Legacy 2000 HSA H5	\$2,000	\$4,000	\$2,000	\$4,000	0%	0%	0%	0%	0%	0%
	Legacy 2000 HSA H6	\$2,000	\$4,000	\$3,000	\$6,000	20%	20%	20%	20%	20%	20%
	Legacy 2500 HSA H3	\$2,500	\$5,000	\$2,500	\$5,000	0%	0%	0%	0%	0%	0%
	Legacy 3000 HSA H10	\$3,000	\$6,000	\$3,000	\$6,000	0%	0%	0%	0%	0%	0%
	Legacy 3000 HSA H11	\$3,000	\$6,000	\$3,000	\$6,000	0%	0%	0%	0%	0%	0%
	Legacy 3000 HSA H12	\$3,000	\$6,000	\$5,000	\$10,000	20%	20%	20%	20%	20%	20%
	Legacy 3000 HSA H13	\$3,000	\$6,000	\$5,000	\$10,000	0%	\$30	\$60	\$60	\$300	\$4/\$15/\$35/\$65/25%
	Legacy 3000 HSA H16	\$3,000	\$6,000	\$4,000	\$8,000	0%	0%	0%	0%	0%	\$4/\$15/\$35/\$65/25%
	Legacy 3500 HSA H4	\$3,500	\$7,000	\$3,500	\$7,000	0%	0%	0%	0%	0%	0%
	Legacy 4000 HSA H9	\$4,000	\$8,000	\$4,000	\$8,000	0%	0%	0%	0%	0%	0%

	Plan Name	Deductible		Out-of-Pocket Maximum		Coinsurance Level	Office Visit		Urgent Care	ER	Pharmacy
		<i>Individual</i>	<i>Family</i>	<i>Individual</i>	<i>Family</i>		<i>Primary Care</i>	<i>Specialist</i>			
Options - SB	Legacy 4000 HSA H10	\$4,000	\$8,000	\$6,000	\$12,000	20%	20%	20%	20%	20%	20%
	Legacy 4000 HSA H11	\$4,000	\$8,000	\$5,000	\$10,000	0%	0%	0%	0%	0%	\$4/\$15/\$35/\$65/25%
	Legacy 4000 HSA H12	\$4,000	\$8,000	\$6,000	\$12,000	0%	\$30	\$60	\$60	\$300	\$4/\$15/\$35/\$65/25%
	Legacy 5000 HSA H8	\$5,000	\$10,000	\$5,000	\$10,000	0%	0%	0%	0%	0%	0%
	Legacy 5000 HSA H9	\$5,000	\$10,000	\$6,000	\$12,000	0%	0%	0%	0%	0%	\$4/\$15/\$35/\$65/25%
	Legacy 5000 HSA H10	\$5,000	\$10,000	\$6,550	\$13,100	0%	\$30	\$60	\$60	\$300	\$4/\$15/\$35/\$65/25%
	Legacy 6000 HSA H3	\$6,000	\$12,000	\$6,000	\$12,000	0%	0%	0%	0%	0%	0%

Networks are available according to the following counties:

Options FW (Fort Wayne area) Network - Adams, Allen, DeKalb, Huntington, LaGrange, Miami, Noble, Steuben, Wabash, Wells, and Whitley.

Options SB (South Bend/Elkhart area) Network - Elkhart, Fulton, Kosciusko, LaPorte, Marshall, Pulaski, St. Joseph, and Starke.

KEY:

* = Non-Embedded Plans

Copays apply after deductible

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.