

|              | Plan Name          | Deductible |          | Out-of-Pocket Maximum |          | Coinsurance Level | Office Visit |            | Urgent Care | Emergency Room | Pharmacy               |
|--------------|--------------------|------------|----------|-----------------------|----------|-------------------|--------------|------------|-------------|----------------|------------------------|
|              |                    | Individual | Family   | Individual            | Family   |                   | Primary Care | Specialist |             |                |                        |
| Options - FW | Legacy 250 HMO 5   | \$250      | \$500    | \$2,500               | \$5,000  | 20%               | \$20         | \$40       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
|              | Legacy 250 HMO 6   | \$250      | \$500    | \$3,000               | \$6,000  | 20%               | \$20         | \$40       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
|              | Legacy 250 HMO 7   | \$250      | \$500    | \$4,000               | \$8,000  | 20%               | \$20         | \$40       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
|              | Legacy 250 HMO 8   | \$250      | \$500    | \$1,250               | \$2,500  | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
|              | Legacy 500 HMO 12  | \$500      | \$1,000  | \$1,500               | \$3,000  | 20%               | \$20         | \$40       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
|              | Legacy 500 HMO 13  | \$500      | \$1,000  | \$2,500               | \$5,000  | 20%               | \$20         | \$40       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
|              | Legacy 500 HMO 14  | \$500      | \$1,000  | \$3,000               | \$6,000  | 20%               | \$20         | \$40       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
|              | Legacy 500 HMO 15  | \$500      | \$1,000  | \$4,000               | \$8,000  | 20%               | \$20         | \$40       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
|              | Legacy 500 HMO 16  | \$500      | \$1,000  | \$5,000               | \$10,000 | 20%               | \$20         | \$40       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
|              | Legacy 500 HMO 17  | \$500      | \$1,000  | \$2,500               | \$5,000  | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
|              | Legacy 500 HMO 18  | \$500      | \$1,000  | \$3,000               | \$6,000  | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
|              | Legacy 500 HMO 19  | \$500      | \$1,000  | \$4,000               | \$8,000  | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
|              | Legacy 500 HMO 20  | \$500      | \$1,000  | \$5,000               | \$10,000 | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
|              | Legacy 750 HMO 2   | \$750      | \$1,500  | \$3,750               | \$7,500  | 30%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
|              | Legacy 1000 HMO 13 | \$1,000    | \$2,000  | \$4,000               | \$8,000  | 20%               | \$20         | \$40       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
|              | Legacy 1000 HMO 14 | \$1,000    | \$2,000  | \$2,500               | \$5,000  | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
|              | Legacy 1000 HMO 15 | \$1,000    | \$2,000  | \$3,000               | \$6,000  | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
|              | Legacy 1000 HMO 16 | \$1,000    | \$2,000  | \$4,000               | \$8,000  | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
|              | Legacy 1000 HMO 17 | \$1,000    | \$2,000  | \$5,000               | \$10,000 | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
|              | Legacy 1500 HMO 10 | \$1,500    | \$3,000  | \$4,000               | \$8,000  | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
|              | Legacy 1500 HMO 11 | \$1,500    | \$3,000  | \$5,000               | \$10,000 | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
|              | Legacy 2000 HMO 5  | \$2,000    | \$4,000  | \$4,000               | \$8,000  | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
|              | Legacy 2000 HMO 6  | \$2,000    | \$4,000  | \$5,000               | \$10,000 | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
|              | Legacy 2500 HMO 8  | \$2,500    | \$5,000  | \$5,000               | \$10,000 | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
|              | Legacy 2500 HMO 9  | \$2,500    | \$5,000  | \$4,000               | \$8,000  | 20%               | 20%          | 20%        | 20%         | 20%            | \$4/\$10/\$30/\$60/25% |
|              | Legacy 3000 HMO 5  | \$3,000    | \$6,000  | \$6,000               | \$12,000 | 20%               | \$30         | \$60       | \$60        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
|              | Legacy 3000 HMO 6  | \$3,000    | \$6,000  | \$5,000               | \$10,000 | 20%               | 20%          | 20%        | 20%         | 20%            | \$4/\$10/\$30/\$60/25% |
|              | Legacy 4000 HMO 2  | \$4,000    | \$8,000  | \$6,000               | \$12,000 | 20%               | \$30         | \$60       | \$60        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
|              | Legacy 5000 HMO 5  | \$5,000    | \$10,000 | \$6,000               | \$12,000 | 0%                | 0%           | 0%         | 0%          | 0%             | \$4/\$10/\$30/\$60/25% |

|              | Plan Name          | Deductible |          | Out-of-Pocket Maximum |          | Coinsurance Level | Office Visit |            | Urgent Care | Emergency Room | Pharmacy               |
|--------------|--------------------|------------|----------|-----------------------|----------|-------------------|--------------|------------|-------------|----------------|------------------------|
|              |                    | Individual | Family   | Individual            | Family   |                   | Primary Care | Specialist |             |                |                        |
| Options - SB | Legacy 250 HMO 9   | \$250      | \$500    | \$2,500               | \$5,000  | 20%               | \$20         | \$40       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
|              | Legacy 250 HMO 10  | \$250      | \$500    | \$3,000               | \$6,000  | 20%               | \$20         | \$40       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
|              | Legacy 250 HMO 11  | \$250      | \$500    | \$4,000               | \$8,000  | 20%               | \$20         | \$40       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
|              | Legacy 250 HMO 12  | \$250      | \$500    | \$1,250               | \$2,500  | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
|              | Legacy 500 HMO 21  | \$500      | \$1,000  | \$1,500               | \$3,000  | 20%               | \$20         | \$40       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
|              | Legacy 500 HMO 22  | \$500      | \$1,000  | \$2,500               | \$5,000  | 20%               | \$20         | \$40       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
|              | Legacy 500 HMO 23  | \$500      | \$1,000  | \$3,000               | \$6,000  | 20%               | \$20         | \$40       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
|              | Legacy 500 HMO 24  | \$500      | \$1,000  | \$4,000               | \$8,000  | 20%               | \$20         | \$40       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
|              | Legacy 500 HMO 25  | \$500      | \$1,000  | \$5,000               | \$10,000 | 20%               | \$20         | \$40       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
|              | Legacy 500 HMO 26  | \$500      | \$1,000  | \$2,500               | \$5,000  | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
|              | Legacy 500 HMO 27  | \$500      | \$1,000  | \$3,000               | \$6,000  | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
|              | Legacy 500 HMO 28  | \$500      | \$1,000  | \$4,000               | \$8,000  | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
|              | Legacy 500 HMO 29  | \$500      | \$1,000  | \$5,000               | \$10,000 | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
|              | Legacy 750 HMO 3   | \$750      | \$1,500  | \$3,750               | \$7,500  | 30%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
|              | Legacy 1000 HMO 18 | \$1,000    | \$2,000  | \$4,000               | \$8,000  | 20%               | \$20         | \$40       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
|              | Legacy 1000 HMO 19 | \$1,000    | \$2,000  | \$2,500               | \$5,000  | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$25/\$50/25% |
|              | Legacy 1000 HMO 20 | \$1,000    | \$2,000  | \$3,000               | \$6,000  | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
|              | Legacy 1000 HMO 21 | \$1,000    | \$2,000  | \$4,000               | \$8,000  | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
|              | Legacy 1000 HMO 22 | \$1,000    | \$2,000  | \$5,000               | \$10,000 | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
|              | Legacy 1500 HMO 12 | \$1,500    | \$3,000  | \$4,000               | \$8,000  | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
|              | Legacy 1500 HMO 13 | \$1,500    | \$3,000  | \$5,000               | \$10,000 | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
|              | Legacy 2000 HMO 7  | \$2,000    | \$4,000  | \$4,000               | \$8,000  | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
|              | Legacy 2000 HMO 8  | \$2,000    | \$4,000  | \$5,000               | \$10,000 | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
|              | Legacy 2500 HMO 10 | \$2,500    | \$5,000  | \$5,000               | \$10,000 | 20%               | \$25         | \$50       | \$50        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
|              | Legacy 2500 HMO 11 | \$2,500    | \$5,000  | \$4,000               | \$8,000  | 20%               | 20%          | 20%        | 20%         | 20%            | \$4/\$10/\$30/\$60/25% |
|              | Legacy 3000 HMO 7  | \$3,000    | \$6,000  | \$6,000               | \$12,000 | 20%               | \$30         | \$60       | \$60        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
|              | Legacy 3000 HMO 8  | \$3,000    | \$6,000  | \$5,000               | \$10,000 | 20%               | 20%          | 20%        | 20%         | 20%            | \$4/\$10/\$30/\$60/25% |
|              | Legacy 4000 HMO 3  | \$4,000    | \$8,000  | \$6,000               | \$12,000 | 20%               | \$30         | \$60       | \$60        | \$300 + Coins  | \$4/\$10/\$30/\$60/25% |
|              | Legacy 5000 HMO 6  | \$5,000    | \$10,000 | \$6,000               | \$12,000 | 0%                | 0%           | 0%         | 0%          | 0%             | \$4/\$10/\$30/\$60/25% |

**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.

**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 1-800-982-6257 for more information.