

	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	Platinum HMO 2	\$500	\$1,000	\$1,500	\$3,000	20%	\$20	\$40	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/25%
	Gold HMO 11	\$0	\$0	\$7,350	\$14,700	50%	\$25	\$50	\$50	\$300 + Coins	\$4/\$15/\$35/\$75/25%
	Gold HMO 12	\$750	\$1,500	\$5,000	\$10,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$75/25%
	Gold HMO 13	\$1,000	\$2,000	\$5,000	\$10,000	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$15/\$35/\$75/25%
	Gold HMO 14	\$1,500	\$3,000	\$5,000	\$10,000	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$15/\$35/\$75/25%
	Gold HMO 15	\$2,000	\$4,000	\$5,000	\$10,000	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$15/\$35/\$75/25%
	Gold HMO 17	\$2,000	\$4,000	\$7,350	\$14,700	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$75/25%
	Gold HMO 18	\$2,500	\$5,000	\$5,000	\$10,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$75/25%
	Gold HMO 19	\$2,500	\$5,000	\$5,000	\$10,000	30%	\$35	\$70	\$70	\$300 + Coins	\$4/\$15/\$35/\$75/25%
	Gold HMO 20	\$3,000	\$6,000	\$5,000	\$10,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$75/25%
	Silver HMO 10	\$2,500	\$5,000	\$7,350	\$14,700	40%	\$35	\$70	\$70	\$300 + Coins	\$4/\$20/\$45/\$95/25%
	Silver HMO 11	\$3,000	\$6,000	\$6,000	\$12,000	20%	20%	20%	20%	20%	\$4/\$15/\$35/\$75/25%
	Silver HMO 12	\$3,000	\$6,000	\$7,350	\$14,700	30%	\$40	\$80	\$80	\$300 + Coins	\$4/\$20/\$45/\$95/25%
	Silver HMO 13	\$3,500	\$7,000	\$7,350	\$14,700	30%	\$35	\$70	\$70	\$300 + Coins	\$4/\$20/\$45/\$95/25%
	Silver HMO 14	\$4,000	\$8,000	\$6,000	\$12,000	20%	20%	20%	20%	20%	\$4/\$15/\$35/\$75/25%
	Silver HMO 15	\$4,500	\$9,000	\$7,350	\$14,700	30%	\$30	\$60	\$60	\$300 + Coins	\$4/\$20/\$45/\$95/25%
	Silver HMO 16	\$5,000	\$10,000	\$7,350	\$14,700	30%	\$40	\$80	\$80	\$300 + Coins	\$4/\$20/\$45/\$95/25%
Options - SB	Platinum HMO 3	\$500	\$1,000	\$1,500	\$3,000	20%	\$20	\$40	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/25%
	Gold HMO 21	\$0	\$0	\$7,350	\$14,700	50%	\$25	\$50	\$50	\$300 + Coins	\$4/\$15/\$35/\$75/25%
	Gold HMO 22	\$750	\$1,500	\$5,000	\$10,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$75/25%
	Gold HMO 23	\$1,000	\$2,000	\$5,000	\$10,000	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$15/\$35/\$75/25%
	Gold HMO 24	\$1,500	\$3,000	\$5,000	\$10,000	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$15/\$35/\$75/25%
	Gold HMO 25	\$2,000	\$4,000	\$5,000	\$10,000	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$15/\$35/\$75/25%
	Gold HMO 27	\$2,000	\$4,000	\$7,350	\$14,700	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$75/25%
	Gold HMO 28	\$2,500	\$5,000	\$5,000	\$10,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$75/25%
	Gold HMO 29	\$2,500	\$5,000	\$5,000	\$10,000	30%	\$35	\$70	\$70	\$300 + Coins	\$4/\$15/\$35/\$75/25%
	Gold HMO 30	\$3,000	\$6,000	\$5,000	\$10,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$75/25%

Options - SB	Silver HMO 18	\$2,500	\$5,000	\$7,350	\$14,700	40%	\$35	\$70	\$70	\$300 + Coins	\$4/\$20/\$45/\$95/25%
	Silver HMO 19	\$3,000	\$6,000	\$6,000	\$12,000	20%	20%	20%	20%	20%	\$4/\$15/\$35/\$75/25%
	Silver HMO 20	\$3,000	\$6,000	\$7,350	\$14,700	30%	\$40	\$80	\$80	\$300 + Coins	\$4/\$20/\$45/\$95/25%
	Silver HMO 21	\$3,500	\$7,000	\$7,350	\$14,700	30%	\$35	\$70	\$70	\$300 + Coins	\$4/\$20/\$45/\$95/25%
	Silver HMO 22	\$4,000	\$8,000	\$6,000	\$12,000	20%	20%	20%	20%	20%	\$4/\$15/\$35/\$75/25%
	Silver HMO 23	\$4,500	\$9,000	\$7,350	\$14,700	30%	\$30	\$60	\$60	\$300 + Coins	\$4/\$20/\$45/\$95/25%
	Silver HMO 24	\$5,000	\$10,000	\$7,350	\$14,700	30%	\$40	\$80	\$80	\$300 + Coins	\$4/\$20/\$45/\$95/25%

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.

KEY:

All plans include Pediatric Dental & Vision 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.