



4C - HDHP \$5000/80%/\$7500 Plus Summary of Benefits

| Plan | 4C - HDHP \$5000/80%/\$7500 Plus In Network |
|---------------------------------------|----------------------------------------------------------------------------|
| Deductible Individual | \$5,000 |
| Deductible Family | \$10,000 |
| In-Network Coinsurance | 20% coinsurance after deductible |
| Maximum Out-of-Pocket - Individual | \$7,500 |
| Maximum Out-of-Pocket - Family | \$15,000 |
| Network | PHCS Wrap |
| Services | |
| Emergency Room | 20% coinsurance after deductible |
| Urgent Care | 20% coinsurance after deductible |
| Inpatient Hospital | 20% coinsurance after deductible |
| Inpatient Physician | 20% coinsurance after deductible |
| Office Visit PCP | 20% coinsurance after deductible |
| Office Visit Specialist | 20% coinsurance after deductible |
| Office Visit Mental Health | 20% coinsurance after deductible |
| Imaging (CT/PET Scans, MRIs) | 20% coinsurance after deductible |
| Speech Therapy | 20% coinsurance after deductible |
| Occupational/Physical Therapy | 20% coinsurance after deductible |
| Preventative/Screening/Immunization | No Charge |
| Lab Outpatient/Professional Services | 20% coinsurance after deductible |
| X-Rays/Diagnostic Imaging | 20% coinsurance after deductible |
| Skilled Nursing Facility | 20% coinsurance after deductible |
| Outpatient Facility (Ambulatory) | 20% coinsurance after deductible |
| Outpatient Surgery Physician/Surgical | 20% coinsurance after deductible |
| Chiropractic | 20% coinsurance after deductible In-Network Only. Limited to 20 Visits. |
| Pharmacy | |
| Generic | 20% coinsurance after deductible |
| Preferred Brand | 20% coinsurance after deductible |
| Non-Preferred Brand | 20% coinsurance after deductible |
| Specialty | 20% coinsurance after deductible |
| Out-of-Network | |
| Out-of-Network Coinsurance | 40% coinsurance after deductible |
| Deductible Individual | \$15,000 |
| Deductible Family | \$30,000 |