



4C - \$2500/80%/\$6500 Plus Summary of Benefits

Plan	4C - \$2500/80%/\$6500 Plus In Network
Deductible Individual	\$2,500
Deductible Family	\$5,000
In-Network Coinsurance	20% coinsurance after deductible
Maximum Out-of-Pocket - Individual	\$6,500
Maximum Out-of-Pocket - Family	\$13,000
Network	PHCS Wrap
Services	
Emergency Room	20% coinsurance after deductible
Urgent Care	\$75
Inpatient Hospital	20% coinsurance after deductible
Inpatient Physician	20% coinsurance after deductible
Office Visit PCP	\$35
Office Visit Specialist	\$55
Office Visit Mental Health	\$35
Imaging (CT/PET Scans, MRIs)	20% coinsurance after deductible
Speech Therapy	20% coinsurance after deductible
Occupational/Physical Therapy	20% coinsurance after deductible
Preventive/Screening/Immunization	No Charge
Lab Outpatient/Professional Services	No Charge
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	\$35 In-Network Only. Limited to 20 Visits.
Pharmacy	
Generic	\$5
Preferred Brand	20% coinsurance
Non-Preferred Brand	40% coinsurance
Specialty	40% coinsurance
Out-of-Network	
Out-of-Network Coinsurance	40% coinsurance after deductible
Deductible Individual	\$13,000
Deductible Family	\$26,000