

Plan	MultiPlan PHCS 10,000 Plan HSA	PHCS Multiplan OAPPO 3500	PHCS Multiplan OAPPO 3500 HSA	PHCS Multiplan OAPPO 4500
<b>Deductible (DED)</b> (Per Person/Family Aggregate)  In-Network Out-of-Network	<b>Includes \$50/month towards HSA card</b> \$10000/\$20000 \$20000/\$40000	\$3500/\$7000 \$7500/\$15000	\$3500/\$7000 \$7500/\$15000	\$4500/\$9000 \$8500/\$17000
<b>Coinsurance</b> (Plan Pays/Member Pays)  In-Network Out-of-Network	70%/30% 50%/50%	80%/20% 50%/50%	70%/30% 50%/50%	70%/30% 50%/50%
<b>Out of Pocket Maximum</b> (Per Person/Family Aggregate)  In-Network Out-of-Network	\$12000/\$24000 \$24000/\$48000	\$7350/\$14700 \$17500/\$35000	\$7000/\$14000 \$17500/\$35000	\$8150/\$16300 \$20000/\$40000
<b>Physician Services</b>				
<b>Preventive</b>	\$0 Copayment	\$0 Copayment	\$0 Copayment	\$0 Copayment
<b>Colonial Life Benefit</b> (Health Screening Benefit)	<b>Pays \$50</b> (Once a Year)	<b>Pays \$50</b> (Once a Year)	<b>Pays \$50</b> (Once a Year)	<b>Pays \$50</b> (Once a Year)
<b>Telemedicine</b>	Unlimited \$0 Copay	Unlimited \$0 Copay	Unlimited \$0 Copay	Unlimited \$0 Copay
<b>Office Services-Value Choice PCP</b>	DED+30%	\$0 Copayment	\$0 Copayment	\$0 Copayment
<b>Office Services-Value Choice Specialist</b>	DED+30%	\$20 Copayment	\$20 Copayment	\$20 Copayment
<b>Office Services-Family Physician</b>	DED+30%	\$40 Copayment	DED+30%	\$40 Copayment
<b>Office Services-Specialist</b>	DED+30%	\$75 Copayment	DED+30%	\$75 Copayment
<b>Colonial Life Benefit</b> (Doctor's Visit Benefit PCP/Specialist)	<b>Pays \$25/visit</b> Up to 3 visits/year	<b>Pays \$25/visit</b> Up to 3 visits/year	<b>Pays \$25/visit</b> Up to 3 visits/year	<b>Pays \$25/visit</b> Up to 3 visits/year
<b>Hospital Services</b>				
<b>Inpatient</b>	DED+30%	DED+20%	DED+30%	DED+30%
<b>Colonial Life Benefit</b> (Hospital Confinement for Sickness) (Hospital Confinement for Injury) (up to 2 times/year--- must be different diagnosis)	<b>Pays \$2500</b> <b>Pays \$3500</b>	<b>Pays \$2500</b> <b>Pays \$3500</b>	<b>Pays \$2500</b> <b>Pays \$3500</b>	<b>Pays \$2500</b> <b>Pays \$3500</b>
<b>Outpatient Surgery</b>	DED+30%	DED+20%	DED+30%	DED+30%
<b>Colonial Life Benefit</b> (Outpatient Surgery Benefit)-payable up to \$1500/year	<b>Pays \$500/Tier 1</b> <b>Pays \$1000/Tier 2</b>	<b>Pays \$500/Tier 1</b> <b>Pays \$1000/Tier 2</b>	<b>Pays \$500/Tier 1</b> <b>Pays \$1000/Tier 2</b>	<b>Pays \$500/Tier 1</b> <b>Pays \$1000/Tier 2</b>
<b>Emergency Room</b>	DED+30%	DED+20%	DED+30%	DED+30%
<b>Colonial Life Benefit</b> (ER Benefit for Sickness)-payable up to twice per year (ER Benefit for Injury)-payable per separate incident	<b>Pays \$100</b> <b>Pays \$250</b>	<b>Pays \$100</b> <b>Pays \$250</b>	<b>Pays \$100</b> <b>Pays \$250</b>	<b>Pays \$100</b> <b>Pays \$250</b>
<b>Urgent Care</b>	DED+30%	\$90 Copayment	DED+30%	\$90 Copayment
<b>Diagnostics</b>				
<b>Labs &amp; Xrays</b> Quest Diagnostics/Lab Corp	DED+30%	100% of covered charges up to \$500	DED+30%	100% of covered charges up to \$500
<b>Colonial Life Benefit</b> (Xray Benefit for Sickness)-payable up to twice per year (Xray Benefit for Injury)-payable per separate incident	<b>Pays \$25</b> <b>Pays \$85</b>	<b>Pays \$25</b> <b>Pays \$85</b>	<b>Pays \$25</b> <b>Pays \$85</b>	<b>Pays \$25</b> <b>Pays \$85</b>
<b>Advanced Imaging</b>	DED+30%	\$300 copayment	DED+30%	\$300 Copayment
<b>Colonial Life Benefit</b> (Advanced Imaging for Sickness)payable once per year (Advanced Imaging for Injury)payable/separate incident	<b>Pays \$500</b> <b>Pays \$700</b>	<b>Pays \$500</b> <b>Pays \$700</b>	<b>Pays \$500</b> <b>Pays \$700</b>	<b>Pays \$500</b> <b>Pays \$700</b>
<b>Pharmacy Drugs</b>				
<b>Deductible</b>	In-Network DED	NA	In-Network DED	NA
<b>Generic Drugs/</b>	DED+30%	\$20	DED+30%	\$20
<b>Preferred Brand Drugs</b>	DED+30%	\$65	DED+30%	\$65
<b>Non Preferred Retail/ Specialty Drugs</b>	DED+30%	\$95/\$200	DED+30%	\$95/\$200
<b>Coverage Level</b>		<b>Monthly Rates</b>		
<b>Employee</b>	349.10	604.45	497.36	533.45
<b>Employee/Spouse</b>	649.52	1186.81	1056.93	1137.48
<b>Employee/Child(ren)</b>	849.65	1054.44	941.45	1023.39
<b>Family</b>	949.66	1510.61	1395.10	1430.85