

PHPMM Plus High Deductible Health Plan Designs

Medical In-Network						
	Deductible		Coinsurance	Maximum Out-of-Pocket		Rx Coverage After Deductible
	Single	Family		Single	Family	
B	\$2000	\$4000	0%	\$4000	\$8000	\$10/\$25/\$50
C	\$5000	\$10000	0%	\$5000	\$10000	\$10/\$25/\$50
E	\$2000	\$4000	20%	\$4000	\$8000	\$10/\$25/\$50
F	\$4000	\$8000	20%	\$5000	\$10000	\$10/\$25/\$50
I	\$1250	\$2500	0%	\$2500	\$5000	\$10/\$25/\$50
J	\$1250	\$2500	20%	\$2500	\$5000	\$10/\$25/\$50
K	\$1250	\$2500	0%	\$2500	\$5000	100% after deductible

Medical Out-of-Network					
	Deductible		Coinsurance	Maximum Out-of-Pocket	
	Single	Family		Single	Family
	\$4000	\$8000	30%	\$8000	\$16000
	\$5000	\$10000	30%	\$10000	\$20000
	\$4000	\$8000	40%	\$8000	\$16000
	\$5000	\$10000	40%	\$10000	\$20000
	\$2500	\$5000	30%	\$5000	\$10000
	\$2500	\$5000	40%	\$5000	\$10000
	\$2500	\$5000	30%	\$5000	\$10000

- Current Prescription Drug Rider offered is \$10/\$25/\$50 (generic/brand/non-preferred brand). The current Rx Rider will apply to all Plan options EXCEPT Plan K which will cover Rx at 100% after the deductible.
- Preventive care under the medical portion of the plan is covered at 100% and is not subject to annual deductible. No coverage for preventive services out-of-network.
- Deductibles, coinsurance and Rx copays all apply to out-of-pocket (OOP) maximum.
- The family deductible and OOP maximum are non-embedded, meaning no individual in the family has satisfied the deductible or OOP maximum until the entire family amount has been satisfied.
- There are separate accumulators for in-network and out-of-network deductibles and out-of-pocket maximums.
- Except for prescription drugs, these plan designs do not include any flat dollar copay.
- 4th quarter deductible carryover is not a feature of these plans.

PHP has created these specific HDHP designs to meet IRS guidelines, in order to allow the Employer Group and/or individual covered by the plan to qualify for a Health Savings Account (HSA). **PHP is not offering or administering a HSA.** The group or the individual will contract with a financial institution offering HSAs if they choose to set up a HSA.

**This document is intended for comparison purposes only. This is not a complete description of the benefits offered. Please refer to certificates of coverage for complete details. These can be obtained from Physicians Health Plans of Mid-Michigan.