

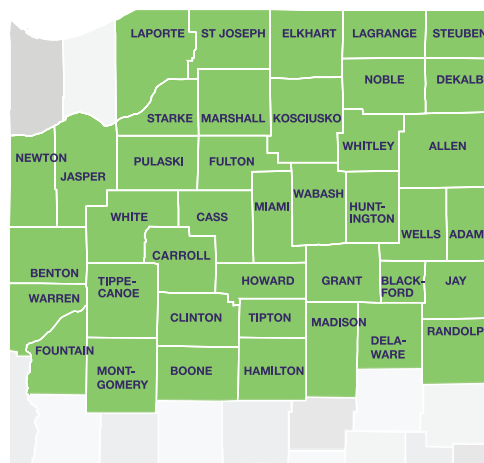
# PHP at a Glance

PHP focuses on value-enhancing innovation in health insurance, employee benefits, and administration that contributes to the well-being of our members.

## About PHP

- Founded in 1983
- Headquartered in Fort Wayne, Indiana
- Not-for-profit, tax exempt and physician-sponsored
- Experienced staff of more than 170 employees
- Open access network; members free to see any physician in the network
- Committed to our community and corporate giving
- First dollar coverage for many preventive services with all plan options
- Around-the-clock resources online, MyNurse 24/7, and 24/7 Call-A-Doc.

## PHP Service Area



*PHP's primary service area is 40 counties in Northern Indiana*

## Our product and services

### Health products

**HMO Plans:** Our fully-insured HMO plans allows coverage for medical services available through our comprehensive network of providers. All plans include first-dollar coverage for many preventive services.

**Point-of-Service Plans:** Our products offer the ability to purchase Point-of-Service benefits, allowing members to use providers outside of the PHP network.

**HSA Compatible High Deductible Plans:** Our HDHPs are a cost-effective way to obtain coverage and can also be combined with an HSA from the bank of your choice.

### Additional products

**Dental and Vision:** Groups have access to dental and vision products through our vendor partner. They offer a variety of products for all size groups, which are available for purchase both with or without medical coverage.

**Life & Disability:** Through our life insurance partner, we offer competitive life insurance products and services including small group, large group, and voluntary products.

### TPA services

**Employer-Sponsored Health Plans:** Services for mid-to large employers wanting to self-fund their health plan. Self funded plans have the option of using the PHP proprietary network.

**LEVEL Solutions:** A self-funded product with stop-loss coverage for groups with 10-100 enrolled subscribers.

**Flexible Spending Accounts (FSAs):** Both Healthcare and Dependent Care FSAs are available to lower costs and provide tax savings for employees.

**Health Reimbursement Arrangements (HRAs):** Can offer lower healthcare premiums and tax savings as HRA reimbursements are 100% tax deductible.