Large Group Plans | 2023 OPTIONS Network

(51+ employees)



HMO | 2023

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OPTIONS Network-LARGE GROUP Plans (51+ employees)

Plan Name	Deductible Individual Family		Out-of-Pocket Maximum Individual Family		Coinsurance Level	Office Visit Primary Care Specialist		Urgent Care	Emergency Room	Pharmacy
Legacy 500 HMO 2 23 -										
Options	\$500	\$1,000	\$2,500	\$5,000	20%	\$20	\$40	\$50	\$300 + Coins	\$4/\$10/\$25/\$50/25%
Legacy 500 HMO 4 23 -										
Options	\$500	\$1,500	\$3,000	\$6,000	10%	\$20	\$40	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/25%
Legacy 500 HMO 3 23 -										
Options	\$500	\$1,000	\$3,000	\$6,000	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/25%
Legacy 500 HMO 5 23 -										
Options	\$500	\$1,000	\$4,000	\$8,000	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/25%
Legacy 1000 HMO 1 23										
- Options	\$1,000	\$2,000	\$3,000	\$6,000	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/25%
Legacy 1000 HMO 2 23										
- Options	\$1,000	\$2,000	\$3,000	\$6,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$65/25%
Legacy 1000 HMO 3 23										
- Options	\$1,000	\$2,000	\$4,000	\$8,000	20%	\$20	\$40	\$50	\$300 + Coins	\$4/\$10/\$25/\$50/25%
Legacy 1000 HMO 5 23										
- Options	\$1,000	\$2,000	\$4,000	\$8,000	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/25%
Legacy 1000 HMO 4 23										
- Options	\$1,000	\$2,000	\$4,000	\$8,000	30%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/25%
Legacy 1000 HMO 8 23										
- Options	\$1,000	\$2,000	\$5,000	\$10,000	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/25%
Legacy 1000 HMO 9 23										
- Options	\$1,000	\$2,000	\$5,000	\$10,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$10/\$30/\$60/25%
Legacy 1500 HMO 1 23										
- Options	\$1,500	\$3,000	\$4,000	\$8,000	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/25%
Legacy 1500 HMO 3 23			4-	4		4.	4.	4.	4	1.4141-4
- Options	\$1,500	\$3,000	\$5,000	\$10,000	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/25%
Legacy 1500 HMO 6 23	4	4	4	4		400	4	4		
- Options	\$1,500	\$3,000	\$5,000	\$10,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$10/\$30/\$60/25%
Legacy 1500 HMO 7 23	44	40	4=	440.555	2524	46-	4	4=-	4000	A 1 / A 1 /
- Options	\$1,500	\$3,000	\$5,000	\$10,000	20%	\$35	\$70	\$70	\$300 + Coins	\$4/\$10/\$30/\$60/25%
Legacy 1500 HMO 5 23	44 -00	42.000	d= 000	440.000	2624	400	460	des	dagg	A 1640 1620 1650 1050
- Options	\$1,500	\$3,000	\$5,000	\$10,000	30%	\$30	\$60	\$60	\$300 + Coins	\$4/\$10/\$30/\$60/25%

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OPTIONS Network-LARGE GROUP Plans (51+ employees)

Plan Name	Deductible Individual Family		Out-of-Pocket Maximum Individual Family		Coinsurance Level	Office \ Primary Care		Urgent Care	Emergency Room	Pharmacy
Legacy 2000 HMO 1 23										
- Options	\$2,000	\$4,000	\$4,000	\$8,000	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/25%
Legacy 2000 HMO 2 23										
- Options	\$2,000	\$4,000	\$5,000	\$10,000	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/25%
Legacy 2000 HMO 4 23										
- Options	\$2,000	\$4,000	\$5,000	\$10,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$65/25%
Legacy 2000 HMO 3 23										
- Options	\$2,000	\$4,000	\$5,000	\$10,000	20%	\$35	\$70	\$70	\$300 + Coins	\$4/\$10/\$30/\$60/25%
Legacy 2500 HMO 1 23										
- Options	\$2,500	\$5,000	\$4,000	\$8,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$65/25%
Legacy 2500 HMO 2 23										
- Options	\$2,500	\$5,000	\$5,000	\$10,000	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/25%
Legacy 2500 HMO 3 23										
- Options	\$2,500	\$5,000	\$5,000	\$10,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$65/25%
Legacy 2500 HMO 6 23										
- Options	\$2,500	\$5,000	\$7,350	\$14,700	20%	\$40	\$80	\$80	\$300 + Coins	\$4/\$10/\$30/\$60/25%
Legacy 3000 HMO 1 23	4	4	4							1 - 11 11 11 1
- Options	\$3,000	\$6,000	\$5,000	\$10,000	20%	20%	20%	20%	20%	\$4/\$10/\$30/\$60/25%
Legacy 3000 HMO 2 23	4	4	4			4.5.5	4	4	4	1 - 11 11 11 1
- Options	\$3,000	\$6,000	\$6,000	\$12,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$10/\$30/\$60/25%
Legacy 3000 HMO 3 23	40.000	46.000	45.000	440.000	200/	400	450	450	4000 0 1	A 144 = 140 = 140 = 10 = 0
- Options	\$3,000	\$6,000	\$6,000	\$12,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$65/25%
Legacy 3000 HMO 4 23	¢2.000	¢C 000	¢c 000	¢12.000	2007	Ć2F	670	670	¢200 + C-1-	¢4/¢45/¢45/¢00/250/
- Options	\$3,000	\$6,000	\$6,000	\$12,000	20%	\$35	\$70	\$70	\$300 + Coins	\$4/\$15/\$45/\$90/25%
Legacy 3500 HMO 1 23	¢2.500	ć7.000	67.250	¢14.700	200/	ĆOF	¢50	¢50	¢200 + Cair-	¢4/¢40/¢20/¢60/250/
- Options	\$3,500	\$7,000	\$7,350	\$14,700	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/25%
Legacy 3500 HMO 2 23 - Options	¢2 F00	¢7.000	¢7.250	¢14.700	20%	ĆOF	ĊEO	\$50	\$300 + Coins	¢4/¢15/¢50/¢75/250/
•	\$3,500	\$7,000	\$7,350	\$14,700	20%	\$25	\$50	\$50	\$500 + COINS	\$4/\$15/\$50/\$75/25%
Legacy 3500 HMO 3 23 - Options	\$3,500	\$7,000	\$7.250	\$14,700	20%	\$40	\$80	\$80	\$300 + Coins	\$4/\$15/\$45/\$90/25%
Legacy 3500 HMO 4 23	\$5,500	\$7,000	\$7,350	\$14,700	20%	Ş 4 0	λου	λου	3300 + COINS	\$4/\$15/\$45/\$30/25%
- Options	\$3,500	\$7,000	\$7,350	\$14,700	30%	\$40	\$80	\$80	\$300 + Coins	\$4/\$15/\$45/\$90/25%
- Options	γ3,300	000,77	٥٢,٥٥٥	\$14,700	30%	740	200	700	2200 4 COIIIS	74/513/543/530/25%

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OPTIONS Network-LARGE GROUP Plans (51+ employees)

Plan Name	Deductible		Out-of-Pocket Maximum		Coinsurance	Office Visit		Urgent	Emergency	Pharmacy
	Individual	Family	Individual	Family	Level	Primary Care	Specialist	Care	Room	
Legacy 4000 HMO 1 23										
- Options	\$4,000	\$8,000	\$6,000	\$12,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$10/\$30/\$60/25%
Legacy 5000 HMO 1 23										
- Options	\$5,000	\$10,000	\$7,150	\$14,300	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$20/\$40/\$70/25%
Legacy 5000 HMO 2 23										
- Options	\$5,000	\$10,000	\$7,350	\$14,700	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$10/\$30/\$60/25%
Legacy 5000 HMO 4 23										
- Options	\$5,000	\$10,000	\$7,350	\$14,700	20%	\$40	\$80	\$80	\$300 + Coins	\$4/\$15/\$45/\$90/25%
Legacy 5000 HMO 3 23										
- Options	\$5,000	\$10,000	\$7,350	\$14,700	30%	\$35	\$70	\$70	\$300 + Coins	\$4/\$15/\$45/\$90/25%
Legacy 6000 HMO 1 23								·		
- Options	\$6,000	\$12,000	\$8,700	\$17,400	20%	\$35	\$60	\$75	\$300 + Coins	\$4/\$10/\$30/\$60/25%

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OPTIONS Network-LARGE GROUP Plans (51+ employees)

	Plan Name	Deducti Individual	ible Family	Out-of-l Maxir Individual		Coinsurance Level	Office \ Primary Care		Urgent Care	Emergency Room	Pharmacy
,	Legacy 3000 HSA H1 23 - Options	\$3,000	\$6,000	\$3,000	\$6,000	0%	0%	0%	0%	0%	0%
	Legacy 3000 HSA H2 23 - Options	\$3,000	\$6,000	\$3,000	\$6,000	0%	0%	0%	0%	0%	0%
,	Legacy 3000 HSA H5 23 - Options	\$3,000	\$6,000	\$4,000	\$8,000	0%	0%	0%	0%	0%	\$4/\$15/\$35/\$65/25%
,	Legacy 3000 HSA H8 23 - Options	\$3,000	\$6,000	\$5,000	\$10,000	0%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$65/25%
	Legacy 3000 HSA H7 23 - Options	\$3,000	\$6,000	\$5,000	\$10,000	20%	20%	20%	20%	20%	20%
,	Legacy 3000 HSA H9 23 - Options	\$3,000	\$6,000	\$5,750	\$11,500	0%	0%	0%	0%	0%	\$4/\$15/\$35/\$65/25%
	Legacy 3000 HSA H10 23 - Options	\$3,000	\$6,000	\$6,050	\$12,100	20%	20%	20%	20%	20%	20%
	Legacy 4000 HSA H1 23 - Options	\$4,000	\$8,000	\$4,000	\$8,000	0%	0%	0%	0%	0%	0%
,	Legacy 4000 HSA H2 23 - Options	\$4,000	\$8,000	\$5,000	\$10,000	0%	0%	0%	0%	0%	\$4/\$15/\$35/\$65/25%
	Legacy 4000 HSA H4 23 - Options	\$4,000	\$8,000	\$6,000	\$12,000	0%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$65/25%

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OPTIONS Network-LARGE GROUP Plans (51+ employees)

	Plan Name	Deduct Individual	ible <i>Family</i>	Out-of- Maxir Individual		Coinsurance Level	Office \ Primary Care		Urgent Care	Emergency Room	Pharmacy
	Legacy 4000 HSA H3 23 - Options	\$4,000	\$8,000	\$6,000	\$12,000	20%	20%	20%	20%	20%	20%
	Legacy 5000 HSA H1 23 - Options	\$5,000	\$10,000	\$5,000	\$10,000	0%	0%	0%	0%	0%	0%
,	Legacy 5000 HSA H2 23 - Options	\$5,000	\$10,000	\$6,000	\$12,000	0%	0%	0%	0%	0%	\$4/\$15/\$35/\$65/25%
,	Legacy 5000 HSA H4 23 - Options	\$5,000	\$10,000	\$6,650	\$13,300	0%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$65/25%
	Legacy 5000 HSA H3 23 - Options	\$5,000	\$10,000	\$6,650	\$13,300	20%	20%	20%	20%	20%	20%
	Legacy 6000 HSA H1 23 - Options	\$6,000	\$12,000	\$6,000	\$12,000	0%	0%	0%	0%	0%	0%
	Legacy 6550 HSA H1 23 - Options	\$6,550	\$13,100	\$6,550	\$13,100	0%	0%	0%	0%	0%	0%
	Legacy 6650 HSA H1 23 - Options	\$6,650	\$13,300	\$6,650	\$13,300	0%	0%	0%	0%	0%	0%
	Legacy 6750 HSA H1 23 - Options	\$6,750	\$13,500	\$6,750	\$13,500	0%	0%	0%	0%	0%	0%
	Legacy 7050 HSA H1 23 - Options	\$7,050	\$14,100	\$7,050	\$14,100	0%	0%	0%	0%	0%	0%

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OPTIONS Network-LARGE GROUP Plans (51+ employees)

Plan Name	Deducti <i>Individual</i>	ble Family	Out-of-I Maxir <i>Individual</i>		Coinsurance Level	Office \ Primary Care		Urgent Care	Emergency Room	Pharmacy
Legacy 7500 HSA H1 23 - Options	\$7,500	\$15,000	\$7,500	\$15,000	0%	0%	0%	0%	0%	0%

KEY: * = Non-embedded plans; ^ = Copays apply after Deductible

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PHP's OPTIONS Network is available in the following counties:

- Adams
- Allen
- DeKalb
- Elkhart
- Fulton

- Huntington
- Kosciusko
- LaGrange
- LaPorte
- Marshall

- Miami
- Noble
- Pulaski
- St. Joseph
- Starke

- Steuben
- Wabash
- Wells
- Whitley

NOTE: If not yet approved by the Indiana Department of Insurance, the benefits contained throughout this document may need to be adjusted.

This summary is not intended to provide a full description of eligible benefits, requirements and limitations. Additional benefit plans, options, and products are available, and can be accessed online at phpni.com. Call PHP Sales at 260-432-6690, ext. 840 or Toll Free at 1-800-982-6257, ext. 840 for more information.



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