

# Small Group Plans | 2023

## Dual Network Plans

*(2-50 employees)*



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SMALL GROUP Plans (2-50 employees)



Plan Name	IN-NETWORK					OUT-OF-NETWORK					Office Visit		Urgent Care	ER	Pharmacy
	Deductible		Out-of-Pocket Maximum		Coinsurance Level	Deductible		Out-of-Pocket Maximum		Coinsurance Level	Primary Care	Specialist			
	Individual	Family	Individual	Family		Individual	Family	Individual	Family						
Gold DN HMO 1 23	\$1,500	\$3,000	\$5,500	\$11,000	30%	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	\$20	\$40	\$40	\$400 + Coins	\$4/\$15/\$35/\$75/25%
Gold DN POS 1 23	\$1,500	\$3,000	\$5,500	\$11,000	30%	\$3,000	\$6,000	\$11,000	\$22,000	50%	\$20	\$40	\$40	\$400 + Coins	\$4/\$15/\$35/\$75/25%
Silver DN HMO 1 23	\$2,800	\$5,600	\$9,100	\$18,200	50%	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	\$40	\$80	\$80	\$400 + Coins	\$4/\$20/\$45/\$95/25%
Silver DN POS 1 23	\$2,800	\$5,600	\$9,100	\$18,200	50%	\$5,600	\$11,200	\$18,200	\$36,400	50%	\$40	\$80	\$80	\$400 + Coins	\$4/\$20/\$45/\$95/25%
Silver DN HSA H1 23	\$4,800	\$9,600	\$4,800	\$9,600	0%	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	0%	0%	0%	0%	0%
Silver DN HSA P1 23	\$4,800	\$9,600	\$4,800	\$9,600	0%	\$9,600	\$19,200	\$14,400	\$28,800	30%	0%	0%	0%	0%	0%
Bronze DN HSA H1 23	\$5,800	\$11,600	\$6,900	\$13,800	20%	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	20%	20%	20%	20%	20%
Bronze DN HSA P1 23	\$5,800	\$11,600	\$6,900	\$13,800	20%	\$11,600	\$23,200	\$13,800	\$27,600	50%	20%	20%	20%	20%	20%

**KEY:** All plans include Pediatric Dental & Vision Coverage; All HMO Plans = Options Network; All POS Plans = Freedom Network

## PHP Dual Network Plans are 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

**Dual Networks** allow a group's employees to choose between two networks for their benefit coverage: the **Options network** that offers a lower premium and the **Freedom network** which offers a broader selection of providers. Dual networks are only available to groups with three or more enrolling employees, and approved choices must be available to all employees.

*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](http://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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