

Dual Network Plans from PHP

New for 2023, we now have a network solution that offers **potential savings** for you on your monthly premium, and at the same time, gives employees **more control** in selecting the network that is the best fit for their budget and healthcare needs.



How does a Dual Network work?

When renewing or at the time of sale, an employer selects one of our Dual Network Benefit Plans for their coverage. Plans can be found at www.phpni.com/network. Once enrollment is opened to employees, they will have the choice of selecting either the PHP Freedom Network, with the most broad selection of providers, or the PHP Options Network, that offers a lower premium, as they complete their enrollment for coverage.

Is there a participation requirement to offer a Dual Network Plan?

Yes, these plans are available to groups with three or more enrolling employees. LEVEL Solutions plans must have five or more enrolling employees. Also, approved choices must be made available to all employees.

What counties offer access to Dual Network Plans?

Dual network plans are only available to employers in the following counties: *Adams, Allen, DeKalb, Elkhart, Fulton, Huntington, Kosciusko, LaGrange, LaPorte, Marshall, Miami, Noble, Pulaski, St. Joseph, Starke, Steuben, Wabash, Wells, and Whitley.*

