



Small Group Plans | 2024

OPTIONS Network

(2-50 employees)



HMO | 2024 Indiana Plans

OPTIONS Network-**SMALL GROUP** (2-50 employees)



Plan Name	Deductible		Out-of-Pocket Maximum		Coinsurance Level	Office Visit		Urgent Care	Emergency Room	Pharmacy
	Individual	Family	Individual	Family		Primary Care	Specialist			
Platinum OPT 500/1500 24	\$500	\$1,000	\$1,500	\$3,000	20%	\$20	\$40	\$50	\$400 + Coins	\$4/\$10/\$30/\$60/15%/25%
Gold OPT 1000/6000 24	\$1,000	\$2,000	\$6,000	\$12,000	30%	\$30	\$60	\$60	\$400 + Coins	\$4/\$15/\$35/\$75/15%/25%
Gold OPT 1500/6000 24	\$1,500	\$3,000	\$6,000	\$12,000	20%	\$30	\$60	\$60	\$400 + Coins	\$4/\$15/\$35/\$75/15%/25%
Gold OPT 2000/5000 24	\$2,000	\$4,000	\$5,000	\$10,000	20%	\$30	\$60	\$60	\$400 + Coins	\$4/\$15/\$35/\$75/15%/25%
Gold OPT 2000/7500 24	\$2,000	\$4,000	\$7,500	\$15,000	20%	\$30	\$60	\$60	\$400 + Coins	\$4/\$15/\$35/\$75/15%/25%
Gold OPT 2500/5000 24	\$2,500	\$5,000	\$5,000	\$10,000	30%	\$30	\$60	\$60	\$400 + Coins	\$4/\$15/\$35/\$75/15%/25%
Gold OPT 2800/8100 24	\$2,800	\$5,600	\$8,100	\$16,200	20%	\$30	\$60	\$60	\$400 + Coins	\$4/\$15/\$35/\$75/15%/25%
Gold OPT 3000/5000 24	\$3,000	\$6,000	\$5,000	\$10,000	20%	\$30	\$60	\$60	\$400 + Coins	\$4/\$15/\$35/\$75/15%/25%
# Silver OPT 3100/9100 24	\$3,100	\$6,200	\$9,100	\$18,200	40%	\$40	\$80	\$80	\$400 + Coins	\$4/\$20/\$45/\$95/15%/25%
Silver OPT 3400/7800 24	\$3,400	\$6,800	\$7,800	\$15,600	30%	30%	30%	30%	30%	\$4/\$20/\$45/\$95/15%/25%
# Silver OPT 3800/9100 24	\$3,800	\$7,600	\$9,100	\$18,200	30%	\$40	\$80	\$80	\$400 + Coins	\$4/\$20/\$45/\$95/15%/25%
# Silver OPT 4300/9100 24	\$4,300	\$8,600	\$9,100	\$18,200	30%	\$40	\$80	\$80	\$400 + Coins	\$4/\$20/\$45/\$95/15%/25%
Silver OPT 4800/9400 24	\$4,800	\$9,600	\$9,400	\$18,800	40%	\$40	\$80	\$80	\$400 + Coins	\$4/\$20/\$45/\$95/15%/25%
Silver OPT 5400/9400 24	\$5,400	\$10,800	\$9,400	\$18,800	30%	\$40	\$80	\$80	\$400 + Coins	\$4/\$20/\$45/\$95/15%/25%
Silver OPT 6500/9100 24	\$6,500	\$13,000	\$9,100	\$18,200	50%	\$60	\$120	\$120	\$400 + Coins	\$4/\$20/\$55/\$105/15%/25%

KEY: # = RX Deductible \$200; All plans include Pediatric Dental & Vision Coverage

HDHP HMO | 2024 Indiana Plans

OPTIONS Network-SMALL GROUP (2-50 employees)



Plan Name	Deductible		Out-of-Pocket Maximum		Coinsurance Level	Office Visit		Urgent Care	Emergency Room	Pharmacy
	Individual	Family	Individual	Family		Primary Care	Specialist			
Gold HSA OPT 3200/3200 24	\$3,200	\$6,400	\$3,200	\$6,400	0%	0%	0%	0%	0%	0%
Silver HSA OPT 3200/6000 24	\$3,200	\$6,400	\$6,000	\$12,000	30%	30%	30%	30%	30%	30%
Gold HSA OPT 3700/3700 24	\$3,700	\$7,400	\$3,700	\$7,400	0%	0%	0%	0%	0%	0%
Silver HSA OPT 4500/6000 24	\$4,500	\$9,000	\$6,000	\$12,000	20%	20%	20%	20%	20%	20%
[^] Silver HSA OPT 5000/7000 24	\$5,000	\$10,000	\$7,000	\$14,000	0%	\$30	\$60	\$60	\$400	\$4/\$20/\$45/\$95/15%/25%
Silver HSA OPT 5200/5200 24	\$5,200	\$10,400	\$5,200	\$10,400	0%	0%	0%	0%	0%	0%
Silver HSA OPT 6000/6000 24	\$6,000	\$12,000	\$6,000	\$12,000	0%	0%	0%	0%	0%	0%
Bronze HSA OPT 6100/7200 24	\$6,100	\$12,200	\$7,200	\$14,400	30%	30%	30%	30%	30%	30%
Silver HSA OPT 6500/6500 24	\$6,500	\$13,000	\$6,500	\$13,000	0%	0%	0%	0%	0%	0%
Bronze HSA OPT 7500/7500 24	\$7,500	\$15,000	\$7,500	\$15,000	0%	0%	0%	0%	0%	0%
Bronze HSA OPT 8000/8000 24	\$8,000	\$16,000	\$8,000	\$16,000	0%	0%	0%	0%	0%	0%

KEY: [^] = Copays apply after Deductible; All plans include Pediatric Dental & Vision Coverage

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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