



# Small Group Plans | 2025

**OPTIONS Network**

*(2-50 employees)*



# HMO | 2025 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<br>500 1500 25  | \$500      | \$1,000  | \$1,500               | \$3,000  | 20%               | \$20         | \$40       | \$50        | \$400 + Coins  | \$4/\$10/\$30/\$60/15%/25% |
| Gold OPT<br>1000 6000 25     | \$1,000    | \$2,000  | \$6,000               | \$12,000 | 30%               | \$30         | \$60       | \$60        | \$400 + Coins  | \$4/\$15/\$35/\$75/15%/25% |
| Gold OPT<br>1500 6000 25     | \$1,500    | \$3,000  | \$6,000               | \$12,000 | 20%               | \$30         | \$60       | \$60        | \$400 + Coins  | \$4/\$15/\$35/\$75/15%/25% |
| Gold OPT<br>2000 5000 25     | \$2,000    | \$4,000  | \$5,000               | \$10,000 | 20%               | \$30         | \$60       | \$60        | \$400 + Coins  | \$4/\$15/\$35/\$75/15%/25% |
| Gold OPT<br>2000 7500 25     | \$2,000    | \$4,000  | \$7,500               | \$15,000 | 20%               | \$30         | \$60       | \$60        | \$400 + Coins  | \$4/\$15/\$35/\$75/15%/25% |
| Gold OPT<br>2500 5000 25     | \$2,500    | \$5,000  | \$5,000               | \$10,000 | 30%               | \$30         | \$60       | \$60        | \$400 + Coins  | \$4/\$15/\$35/\$75/15%/25% |
| Gold OPT<br>3000 5000 25     | \$3,000    | \$6,000  | \$5,000               | \$10,000 | 20%               | \$30         | \$60       | \$60        | \$400 + Coins  | \$4/\$15/\$35/\$75/15%/25% |
| # Silver OPT<br>3000 9000 25 | \$3,000    | \$6,000  | \$9,000               | \$18,000 | 30%               | \$40         | \$80       | \$80        | \$400 + Coins  | \$4/\$20/\$45/\$95/15%/25% |
| Silver OPT<br>3500 8000 25   | \$3,500    | \$7,000  | \$8,000               | \$16,000 | 30%               | 30%          | 30%        | 30%         | 30%            | \$4/\$20/\$45/\$95/15%/25% |
| # Silver OPT<br>4000 9000 25 | \$4,000    | \$8,000  | \$9,000               | \$18,000 | 30%               | \$40         | \$80       | \$80        | \$400 + Coins  | \$4/\$20/\$45/\$95/15%/25% |
| # Silver OPT<br>4500 9000 25 | \$4,500    | \$9,000  | \$9,000               | \$18,000 | 30%               | \$40         | \$80       | \$80        | \$400 + Coins  | \$4/\$20/\$45/\$95/15%/25% |
| Silver OPT<br>5000 9000 25   | \$5,000    | \$10,000 | \$9,000               | \$18,000 | 30%               | \$40         | \$80       | \$80        | \$400 + Coins  | \$4/\$20/\$45/\$95/15%/25% |
| Silver OPT<br>5500 9000 25   | \$5,500    | \$11,000 | \$9,000               | \$18,000 | 30%               | \$40         | \$80       | \$80        | \$400 + Coins  | \$4/\$20/\$45/\$95/15%/25% |
| Silver OPT<br>6000 9000 25   | \$6,000    | \$12,000 | \$9,000               | \$18,000 | 30%               | \$40         | \$80       | \$80        | \$400 + Coins  | \$4/\$20/\$45/\$95/15%/25% |
| Silver OPT<br>6500 9000 25   | \$6,500    | \$13,000 | \$9,000               | \$18,000 | 30%               | \$40         | \$80       | \$80        | \$400 + Coins  | \$4/\$20/\$45/\$95/15%/25% |
| Silver OPT<br>7000 9000 25   | \$7,000    | \$14,000 | \$9,000               | \$18,000 | 30%               | \$40         | \$80       | \$80        | \$400 + Coins  | \$4/\$20/\$45/\$95/15%/25% |
| Silver OPT<br>8000 9000 25   | \$8,000    | \$16,000 | \$9,000               | \$18,000 | 30%               | \$40         | \$80       | \$80        | \$400 + Coins  | \$4/\$20/\$45/\$95/15%/25% |

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

# HDHP HMO | 2025 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<br>3300 3300 25   | \$3,300    | \$6,600  | \$3,300               | \$6,600  | 0%                | 0%           | 0%         | 0%          | 0%             | 0%                         |
|           | Gold HSA OPT<br>3500 3500 25   | \$3,500    | \$7,000  | \$3,500               | \$7,000  | 0%                | 0%           | 0%         | 0%          | 0%             | 0%                         |
|           | Silver HSA OPT<br>3500 6000 25 | \$3,500    | \$7,000  | \$6,000               | \$12,000 | 30%               | 30%          | 30%        | 30%         | 30%            | 30%                        |
|           | Silver HSA OPT<br>4500 6000 25 | \$4,500    | \$9,000  | \$6,000               | \$12,000 | 20%               | 20%          | 20%        | 20%         | 20%            | 20%                        |
| <b>^</b>  | Silver HSA OPT<br>5000 7000 25 | \$5,000    | \$10,000 | \$7,000               | \$14,000 | 0%                | \$30         | \$60       | \$60        | \$400          | \$4/\$20/\$45/\$95/15%/25% |
|           | Silver HSA OPT<br>5200 5200 25 | \$5,200    | \$10,400 | \$5,200               | \$10,400 | 0%                | 0%           | 0%         | 0%          | 0%             | 0%                         |
|           | Silver HSA OPT<br>5500 5500 25 | \$5,500    | \$11,000 | \$5,500               | \$11,000 | 0%                | 0%           | 0%         | 0%          | 0%             | 0%                         |
|           | Silver HSA OPT<br>6000 6000 25 | \$6,000    | \$12,000 | \$6,000               | \$12,000 | 0%                | 0%           | 0%         | 0%          | 0%             | 0%                         |
|           | Bronze HSA OPT<br>6000 7000 25 | \$6,000    | \$12,000 | \$7,000               | \$14,000 | 30%               | 30%          | 30%        | 30%         | 30%            | 30%                        |
|           | Bronze HSA OPT<br>7500 7500 25 | \$7,500    | \$15,000 | \$7,500               | \$15,000 | 0%                | 0%           | 0%         | 0%          | 0%             | 0%                         |
|           | Bronze HSA OPT<br>8000 8000 25 | \$8,000    | \$16,000 | \$8,000               | \$16,000 | 0%                | 0%           | 0%         | 0%          | 0%             | 0%                         |
| <b>NC</b> | Bronze HSA OPT<br>8300 8300 25 | \$8,300    | \$16,600 | \$8,300               | \$16,600 | 0%                | 0%           | 0%         | 0%          | 0%             | 0%                         |

**KEY:** **^** = Copays apply after Deductible; All plans include Pediatric Dental & Vision Coverage; **NC** = Plan not creditable for 2025 Medicare Part D

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

- Adams
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- DeKalb
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- 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](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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