



LEVEL Solutions Plans | 2025

FREEDOM Network

(5–100 employees)



HMO | 2025 Indiana Plans

FREEDOM Network-**LEVEL SOLUTIONS** (5-100 employees)



Plan Name	Deductible		Out-of-Pocket Maximum		Coinsurance Level	Office Visit		Urgent Care	Emergency Room	Pharmacy
	Individual	Family	Individual	Family		Primary Care	Specialist			
Level Solutions 500 HMO 1	\$500	\$1,000	\$1,500	\$3,000	20%	\$20	\$40	\$50	\$300 + Coins	\$4/\$10/\$25/\$50/15%/25%
Level Solutions 500 HMO 2	\$500	\$1,500	\$3,000	\$6,000	10%	\$20	\$40	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Level Solutions 750 HMO 1	\$750	\$1,500	\$5,000	\$10,000	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$25/\$50/15%/25%
Level Solutions 1000 HMO 1	\$1,000	\$2,000	\$2,000	\$4,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$75/15%/25%
Level Solutions 1000 HMO 3	\$1,000	\$2,000	\$3,000	\$6,000	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Level Solutions 1000 HMO 4	\$1,000	\$2,000	\$4,000	\$8,000	30%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Level Solutions 1000 HMO 5	\$1,000	\$2,000	\$5,000	\$10,000	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Level Solutions 1500 HMO 1	\$1,500	\$3,000	\$4,000	\$8,000	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Level Solutions 1500 HMO 2	\$1,500	\$3,000	\$5,000	\$10,000	30%	\$25	\$50	\$50	\$300 + Coins	\$4/\$15/\$35/\$65/15%/25%
Level Solutions 2000 HMO 1	\$2,000	\$4,000	\$4,000	\$8,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$75/15%/25%
Level Solutions 2000 HMO 4	\$2,000	\$4,000	\$5,000	\$10,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$65/15%/25%
Level Solutions 2500 HMO 1	\$2,500	\$5,000	\$5,000	\$10,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$75/15%/25%
Level Solutions 2500 HMO 2	\$2,500	\$5,000	\$8,700	\$17,400	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$75/15%/25%
Level Solutions 2500 HMO 3	\$2,500	\$5,000	\$8,700	\$17,400	50%	\$40	\$80	\$80	\$300 + Coins	\$4/\$20/\$45/\$95/15%/25%
Level Solutions 3000 HMO 3	\$3,000	\$6,000	\$5,000	\$10,000	20%	20%	20%	20%	20%	\$4/\$10/\$30/\$60/15%/25%
Level Solutions 3000 HMO 1	\$3,000	\$6,000	\$6,000	\$12,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$75/15%/25%

HMO | 2025 Indiana Plans

FREEDOM Network-**LEVEL SOLUTIONS** (5-100 employees)



Plan Name	Deductible		Out-of-Pocket Maximum		Coinsurance Level	Office Visit		Urgent Care	Emergency Room	Pharmacy
	Individual	Family	Individual	Family		Primary Care	Specialist			
Level Solutions 3000 HMO 2	\$3,000	\$6,000	\$8,700	\$17,400	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$75/15%/25%
Level Solutions 3500 HMO 1	\$3,500	\$7,000	\$7,000	\$14,000	30%	\$40	\$80	\$80	\$300 + Coins	\$4/\$20/\$45/\$95/15%/25%
Level Solutions 3500 HMO 5	\$3,500	\$7,000	\$7,350	\$14,700	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Level Solutions 3500 HMO 2	\$3,500	\$7,000	\$8,700	\$17,400	30%	\$40	\$80	\$80	\$300 + Coins	\$4/\$20/\$45/\$95/15%/25%
Level Solutions 3500 HMO 3	\$3,500	\$7,000	\$8,700	\$17,400	50%	\$40	\$80	\$80	\$300 + Coins	\$4/\$20/\$45/\$95/15%/25%
Level Solutions 4000 HMO 2	\$4,000	\$8,000	\$6,000	\$12,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Level Solutions 4000 HMO 1	\$4,000	\$8,000	\$8,700	\$17,400	30%	\$40	\$80	\$80	\$300 + Coins	\$4/\$20/\$45/\$95/15%/25%
Level Solutions 5000 HMO 2	\$5,000	\$10,000	\$7,150	\$14,300	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$20/\$40/\$70/15%/25%
Level Solutions 5000 HMO 1	\$5,000	\$10,000	\$8,700	\$17,400	30%	\$40	\$80	\$80	\$300 + Coins	\$4/\$20/\$45/\$95/15%/25%
Level Solutions 6000 HMO 1	\$6,000	\$12,000	\$8,700	\$17,400	30%	\$40	\$80	\$80	\$300 + Coins	\$4/\$20/\$45/\$95/15%/25%

HDHP HMO | 2025 Indiana Plans

FREEDOM Network-LEVEL SOLUTIONS (5-100 employees)



	Plan Name	Deductible		Out-of-Pocket Maximum		Coinsurance Level	Office Visit		Urgent Care	Emergency Room	Pharmacy
		Individual	Family	Individual	Family		Primary Care	Specialist			
*	Level Solutions 1700 HSA H1	\$1,700	\$3,400	\$1,700	\$3,400	0%	0%	0%	0%	0%	0%
*	Level Solutions 1700 HSA H2	\$1,700	\$3,400	\$3,000	\$6,000	20%	20%	20%	20%	20%	20%
*	Level Solutions 2000 HSA H1	\$2,000	\$4,000	\$2,000	\$4,000	0%	0%	0%	0%	0%	0%
*	Level Solutions 3000 HSA H4	\$3,000	\$6,000	\$3,000	\$6,000	0%	0%	0%	0%	0%	0%
	Level Solutions 3300 HSA H1	\$3,300	\$6,600	\$3,300	\$6,600	0%	0%	0%	0%	0%	0%
^	Level Solutions 3300 HSA H5	\$3,300	\$6,600	\$4,000	\$8,000	0%	0%	0%	0%	0%	\$4/\$10/\$30/\$60/15%/25%
^	Level Solutions 3300 HSA H6	\$3,300	\$6,600	\$5,000	\$10,000	0%	\$30	\$60	\$60	\$300	\$4/\$15/\$35/\$65/15%/25%
^	Level Solutions 3300 HSA H7	\$3,300	\$6,600	\$5,750	\$11,500	0%	0%	0%	0%	0%	\$4/\$15/\$35/\$65/15%/25%
	Level Solutions 3300 HSA H2	\$3,300	\$6,600	\$6,000	\$12,000	20%	20%	20%	20%	20%	20%
	Level Solutions 4000 HSA H1	\$4,000	\$8,000	\$4,000	\$8,000	0%	0%	0%	0%	0%	0%
^	Level Solutions 4000 HSA H4	\$4,000	\$8,000	\$5,000	\$10,000	0%	0%	0%	0%	0%	\$4/\$15/\$35/\$65/15%/25%

HDHP HMO | 2025 Indiana Plans

FREEDOM Network-LEVEL SOLUTIONS (5-100 employees)



	Plan Name	Deductible		Out-of-Pocket Maximum		Coinsurance Level	Office Visit		Urgent Care	Emergency Room	Pharmacy
		Individual	Family	Individual	Family		Primary Care	Specialist			
^	Level Solutions 4000 HSA H5	\$4,000	\$8,000	\$6,000	\$12,000	0%	\$30	\$60	\$60	\$300	\$4/\$15/\$35/\$65/15%/25%
	Level Solutions 4000 HSA H2	\$4,000	\$8,000	\$7,000	\$14,000	20%	20%	20%	20%	20%	20%
	Level Solutions 4000 HSA H3	\$4,000	\$8,000	\$7,000	\$14,000	30%	30%	30%	30%	30%	30%
	Level Solutions 5000 HSA H1	\$5,000	\$10,000	\$5,000	\$10,000	0%	0%	0%	0%	0%	0%
^	Level Solutions 5000 HSA H2	\$5,000	\$10,000	\$6,000	\$12,000	0%	0%	0%	0%	0%	\$4/\$15/\$35/\$65/15%/25%
^	Level Solutions 5000 HSA H4	\$5,000	\$10,000	\$6,650	\$13,300	0%	\$30	\$60	\$60	\$300	\$4/\$15/\$35/\$65/15%/25%
	Level Solutions 5000 HSA H3	\$5,000	\$10,000	\$6,650	\$13,300	20%	20%	20%	20%	20%	20%
	Level Solutions 6000 HSA H1	\$6,000	\$12,000	\$6,000	\$12,000	0%	0%	0%	0%	0%	0%
	Level Solutions 6550 HSA H1	\$6,550	\$13,100	\$6,550	\$13,100	0%	0%	0%	0%	0%	0%
	Level Solutions 7000 HSA H1	\$7,000	\$14,000	\$7,000	\$14,000	0%	0%	0%	0%	0%	0%
	Level Solutions 7500 HSA H1	\$7,500	\$15,000	\$7,500	\$15,000	0%	0%	0%	0%	0%	0%

HDHP HMO | 2025 Indiana Plans

FREEDOM Network-**LEVEL SOLUTIONS** (5-100 employees)



	Plan Name	Deductible		Out-of-Pocket Maximum		Coinsurance Level	Office Visit		Urgent Care	Emergency Room	Pharmacy
		Individual	Family	Individual	Family		Primary Care	Specialist			
	Level Solutions 8000 HSA H1	\$8,000	\$16,000	\$8,000	\$16,000	0%	0%	0%	0%	0%	0%
NC	Level Solutions 8300 HSA H1	\$8,300	\$16,600	\$8,300	\$16,600	0%	0%	0%	0%	0%	0%

KEY: * = Non-embedded plans, ^ = Copays apply after Deductible; **NC** = Plan not creditable for 2025 Medicare Part D

POS | 2025 Indiana Plans

FREEDOM Network-LEVEL SOLUTIONS (5-100 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						
Level Solutions 500 POS 1	\$500	\$1,000	\$1,500	\$3,000	20%	\$1,000	\$2,000	\$3,000	\$6,000	50%	\$20	\$40	\$50	\$300 + Coins	\$4/\$10/\$25/\$50/15%/25%
Level Solutions 500 POS 2	\$500	\$1,500	\$3,000	\$6,000	10%	\$1,000	\$3,000	\$6,000	\$12,000	30%	\$20	\$40	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Level Solutions 750 POS 1	\$750	\$1,500	\$5,000	\$10,000	20%	\$1,500	\$3,000	\$10,000	\$20,000	50%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$25/\$50/15%/25%
Level Solutions 1000 POS 1	\$1,000	\$2,000	\$2,000	\$4,000	20%	\$2,000	\$4,000	\$4,000	\$8,000	50%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$75/15%/25%
Level Solutions 1000 POS 3	\$1,000	\$2,000	\$3,000	\$6,000	20%	\$2,000	\$4,000	\$6,000	\$12,000	50%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Level Solutions 1000 POS 2	\$1,000	\$2,000	\$3,000	\$6,000	20%	\$2,000	\$4,000	\$6,000	\$12,000	50%	\$50	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$60/15%/25%
Level Solutions 1000 POS 4	\$1,000	\$2,000	\$4,000	\$8,000	30%	\$2,000	\$4,000	\$8,000	\$16,000	50%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Level Solutions 1000 POS 5	\$1,000	\$2,000	\$5,000	\$10,000	20%	\$2,000	\$4,000	\$10,000	\$20,000	50%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Level Solutions 1500 POS 1	\$1,500	\$3,000	\$4,000	\$8,000	20%	\$3,000	\$6,000	\$8,000	\$16,000	50%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Level Solutions 1500 POS 2	\$1,500	\$3,000	\$5,000	\$10,000	30%	\$3,000	\$6,000	\$10,000	\$20,000	50%	\$25	\$50	\$50	\$300 + Coins	\$4/\$15/\$35/\$65/15%/25%
Level Solutions 2000 POS 1	\$2,000	\$4,000	\$4,000	\$8,000	20%	\$4,000	\$8,000	\$8,000	\$16,000	50%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$75/15%/25%
Level Solutions 2000 POS 4	\$2,000	\$4,000	\$5,000	\$10,000	20%	\$4,000	\$8,000	\$10,000	\$20,000	50%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$65/15%/25%

POS | 2025 Indiana Plans

FREEDOM Network-**LEVEL SOLUTIONS** (5-100 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						
Level Solutions 2500 POS 1	\$2,500	\$5,000	\$5,000	\$10,000	20%	\$5,000	\$10,000	\$10,000	\$20,000	50%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$75/15%/25%
Level Solutions 2500 POS 2	\$2,500	\$5,000	\$8,700	\$17,400	20%	\$5,000	\$10,000	\$17,400	\$34,800	50%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$75/15%/25%
Level Solutions 2500 POS 3	\$2,500	\$5,000	\$8,700	\$17,400	50%	\$5,000	\$10,000	\$17,400	\$34,800	50%	\$40	\$80	\$80	\$300 + Coins	\$4/\$20/\$45/\$95/15%/25%
Level Solutions 3000 POS 3	\$3,000	\$6,000	\$5,000	\$10,000	20%	\$6,000	\$12,000	\$10,000	\$20,000	50%	20%	20%	20%	20%	\$4/\$10/\$30/\$60/15%/25%
Level Solutions 3000 POS 1	\$3,000	\$6,000	\$6,000	\$12,000	20%	\$6,000	\$12,000	\$12,000	\$24,000	50%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$75/15%/25%
Level Solutions 3000 POS 2	\$3,000	\$6,000	\$8,700	\$17,400	20%	\$6,000	\$12,000	\$17,400	\$34,800	50%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$75/15%/25%
Level Solutions 3500 POS 4	\$3,500	\$7,000	\$6,000	\$12,000	30%	\$7,000	\$14,000	\$12,000	\$24,000	50%	\$45	\$55	\$55	\$300 + Coins	\$4/\$25/\$45/\$75/15%/25%
Level Solutions 3500 POS 1	\$3,500	\$7,000	\$7,000	\$14,000	30%	\$7,000	\$14,000	\$14,000	\$28,000	50%	\$40	\$80	\$80	\$300 + Coins	\$4/\$20/\$45/\$95/15%/25%
Level Solutions 3500 POS 5	\$3,500	\$7,000	\$7,350	\$14,700	20%	\$7,000	\$14,000	\$14,700	\$29,400	50%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Level Solutions 3500 POS 2	\$3,500	\$7,000	\$8,700	\$17,400	30%	\$7,000	\$14,000	\$17,400	\$34,800	50%	\$40	\$80	\$80	\$300 + Coins	\$4/\$20/\$45/\$95/15%/25%
Level Solutions 3500 POS 3	\$3,500	\$7,000	\$8,700	\$17,400	50%	\$7,000	\$14,000	\$17,400	\$34,800	50%	\$40	\$80	\$80	\$300 + Coins	\$4/\$20/\$45/\$95/15%/25%
Level Solutions 4000 POS 2	\$4,000	\$8,000	\$6,000	\$12,000	20%	\$8,000	\$16,000	\$12,000	\$24,000	50%	\$30	\$60	\$60	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%

POS | 2025 Indiana Plans

FREEDOM Network-**LEVEL SOLUTIONS** (5-100 employees)



Plan Name	IN-NETWORK					OUT-OF-NETWORK					Office Visit		Urgent Care	ER	Pharmacy
	Deductible		Out-of-Pocket Maximum		Coinsur-ance Level	Deductible		Out-of-Pocket Maximum		Coinsur-ance Level	Primary Care	Specialist			
	Individual	Family	Individual	Family		Individual	Family	Individual	Family						
Level Solutions 4000 POS 1	\$4,000	\$8,000	\$8,700	\$17,400	30%	\$8,000	\$16,000	\$17,400	\$34,800	50%	\$40	\$80	\$80	\$300 + Coins	\$4/\$20/\$45/\$95/15%/25%
Level Solutions 4500 POS 1	\$4,500	\$9,000	\$8,700	\$17,400	30%	\$9,000	\$18,000	\$17,400	\$34,800	50%	\$45	\$55	\$55	\$300 + Coins	\$4/\$25/\$45/\$75/15%/25%
Level Solutions 5000 POS 2	\$5,000	\$10,000	\$7,150	\$14,300	20%	\$10,000	\$20,000	\$14,300	\$28,600	50%	\$30	\$60	\$60	\$300 + Coins	\$4/\$20/\$40/\$70/15%/25%
Level Solutions 5000 POS 1	\$5,000	\$10,000	\$8,700	\$17,400	30%	\$10,000	\$20,000	\$17,400	\$34,800	50%	\$40	\$80	\$80	\$300 + Coins	\$4/\$20/\$45/\$95/15%/25%
Level Solutions 6000 POS 1	\$6,000	\$12,000	\$8,700	\$17,400	30%	\$12,000	\$24,000	\$17,400	\$34,800	50%	\$40	\$80	\$80	\$300 + Coins	\$4/\$20/\$45/\$95/15%/25%

HDHP POS | 2025 Indiana Plans

FREEDOM Network-LEVEL SOLUTIONS (5-100 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						
* Level Solutions 1700 HSA P1	\$1,700	\$3,400	\$1,700	\$3,400	0%	\$3,400	\$6,800	\$5,100	\$10,200	30%	0%	0%	0%	0%	0%
* Level Solutions 1700 HSA P2	\$1,700	\$3,400	\$3,000	\$6,000	20%	\$3,400	\$6,800	\$6,000	\$12,000	50%	20%	20%	20%	20%	20%
* Level Solutions 2000 HSA P1	\$2,000	\$4,000	\$2,000	\$4,000	0%	\$4,000	\$8,000	\$6,000	\$12,000	30%	0%	0%	0%	0%	0%
* Level Solutions 3000 HSA P4	\$3,000	\$6,000	\$3,000	\$6,000	0%	\$6,000	\$12,000	\$9,000	\$18,000	30%	0%	0%	0%	0%	0%
Level Solutions 3300 HSA P1	\$3,300	\$6,600	\$3,300	\$6,600	0%	\$6,600	\$13,200	\$9,900	\$19,800	30%	0%	0%	0%	0%	0%
^ Level Solutions 3300 HSA P5	\$3,300	\$6,600	\$4,000	\$8,000	0%	\$6,600	\$13,200	\$10,000	\$20,000	30%	0%	0%	0%	0%	\$4/\$10/\$30/\$60/15%/25%
^ Level Solutions 3300 HSA P6	\$3,300	\$6,600	\$5,000	\$10,000	0%	\$6,600	\$13,200	\$9,900	\$19,800	30%	\$30	\$60	\$60	\$300	\$4/\$15/\$35/\$65/15%/25%
^ Level Solutions 3300 HSA P7	\$3,300	\$6,600	\$5,750	\$11,500	0%	\$6,600	\$13,200	\$9,900	\$19,800	30%	0%	0%	0%	0%	\$4/\$15/\$35/\$65/15%/25%
Level Solutions 3300 HSA P2	\$3,300	\$6,600	\$6,000	\$12,000	20%	\$6,600	\$13,200	\$12,000	\$24,000	50%	20%	20%	20%	20%	20%

HDHP POS | 2025 Indiana Plans

FREEDOM Network-LEVEL SOLUTIONS (5-100 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						
Level Solutions 4000 HSA P1	\$4,000	\$8,000	\$4,000	\$8,000	0%	\$8,000	\$16,000	\$12,000	\$24,000	30%	0%	0%	0%	0%	0%
^ Level Solutions 4000 HSA P4	\$4,000	\$8,000	\$5,000	\$10,000	0%	\$8,000	\$16,000	\$12,000	\$24,000	30%	0%	0%	0%	0%	\$4/\$15/\$35/\$65/15%/25%
^ Level Solutions 4000 HSA P5	\$4,000	\$8,000	\$6,000	\$12,000	0%	\$8,000	\$16,000	\$12,000	\$24,000	30%	\$30	\$60	\$60	\$300	\$4/\$15/\$35/\$65/15%/25%
Level Solutions 4000 HSA P2	\$4,000	\$8,000	\$7,000	\$14,000	20%	\$8,000	\$16,000	\$14,000	\$28,000	50%	20%	20%	20%	20%	20%
Level Solutions 4000 HSA P3	\$4,000	\$8,000	\$7,000	\$14,000	30%	\$8,000	\$16,000	\$14,000	\$28,000	50%	30%	30%	30%	30%	30%
Level Solutions 5000 HSA P1	\$5,000	\$10,000	\$5,000	\$10,000	0%	\$10,000	\$20,000	\$15,000	\$30,000	30%	0%	0%	0%	0%	0%
^ Level Solutions 5000 HSA P2	\$5,000	\$10,000	\$6,000	\$12,000	0%	\$10,000	\$20,000	\$15,000	\$30,000	30%	0%	0%	0%	0%	\$4/\$15/\$35/\$65/15%/25%
^ Level Solutions 5000 HSA P4	\$5,000	\$10,000	\$6,650	\$13,300	0%	\$10,000	\$20,000	\$15,000	\$30,000	30%	\$30	\$60	\$60	\$300	\$4/\$15/\$35/\$65/15%/25%
Level Solutions 5000 HSA P3	\$5,000	\$10,000	\$6,650	\$13,300	20%	\$10,000	\$20,000	\$13,300	\$26,600	50%	20%	20%	20%	20%	20%

HDHP POS | 2025 Indiana Plans

FREEDOM Network-LEVEL SOLUTIONS (5-100 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						
Level Solutions 6000 HSA P1	\$6,000	\$12,000	\$6,000	\$12,000	0%	\$12,000	\$24,000	\$18,000	\$36,000	30%	0%	0%	0%	0%	0%
Level Solutions 6550 HSA P1	\$6,550	\$13,100	\$6,550	\$13,100	0%	\$13,100	\$26,200	\$19,650	\$39,300	30%	0%	0%	0%	0%	0%
Level Solutions 7000 HSA P1	\$7,000	\$14,000	\$7,000	\$14,000	0%	\$14,000	\$28,000	\$21,000	\$42,000	30%	0%	0%	0%	0%	0%
Level Solutions 7500 HSA P1	\$7,500	\$15,000	\$7,500	\$15,000	0%	\$15,000	\$30,000	\$22,500	\$45,000	30%	0%	0%	0%	0%	0%
Level Solutions 8000 HSA P1	\$8,000	\$16,000	\$8,000	\$16,000	0%	\$16,000	\$32,000	\$24,000	\$48,000	30%	0%	0%	0%	0%	0%
NC Level Solutions 8300 HSA P1	\$8,300	\$16,600	\$8,300	\$16,600	0%	\$16,600	\$33,200	\$24,900	\$49,800	30%	0%	0%	0%	0%	0%

KEY: * = Non-Embedded Plans; ^ = Copays apply after Deductible; **NC** = Plan not creditable for 2025 Medicare Part D

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

- Adams
- Allen
- Benton
- Blackford
- Boone
- Carroll
- Cass
- Clinton
- DeKalb
- Delaware
- Elkhart
- Fountain
- Fulton
- Grant
- Hamilton
- Hendricks
- Howard
- Huntington
- Jasper
- Jay
- Kosciusko
- LaGrange
- Lake
- LaPorte
- Madison
- Marion
- Marshall
- Miami
- Montgomery
- Morgan
- Newton
- Noble
- Porter
- Pulaski
- Randolph
- St. Joseph
- Shelby
- Starke
- Steuben
- Tippecanoe
- Tipton
- Wabash
- Warren
- Wells
- White
- 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.*

1700 Magnavox Way, Suite 201 | Fort Wayne, IN 46804

Phone: 260-432-6690 | **Toll Free:** 1-800-982-6257 | **Fax:** 260-432-0493

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