

LEVEL Solutions Plans | 2026 FREEDOM Network

(5–100 employees)



HMO | 2026 Indiana Plans



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

Plan Name	Deducti	ible	Out-of-P Maxim		Coinsurance Level	Office \	/isit	Urgent Care	Emergency Room	Pharmacy
	Individual	Family	Individual	Family	Levei	Primary Care	Specialist	Care	Koom	
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	4	4	4	4		4	4	4		1 - 11 - 11 - 11 - 11 - 11 - 11
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	4	4	4	40.000	200/	400	4.5.5	400	4000 0 1	A . /A . = /A = /A = /A = / /A = 0/
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	†2 222	44.000	45.000	440.000	200/	420	460	d.c.o	4200 . 0 .	A 104 5 1025 10 C5 14 50/ 12 50/
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	¢2.500	¢5 000	ά <u>τ</u> 000	ć40 000	200/	¢20	¢co.	¢co.	ćana i Gatas	¢ 4 ¢ 4 5 ¢ 25 ¢ 75 4 50/ 250/
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	¢E 000	¢0.700	¢17.400	200/	620	¢co.	¢co	¢200 + C=:==	¢4/¢45/¢25/¢75/450//250/
_	\$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	¢E 000	¢9.700	¢17.400	50%	\$40	\$80	\$80	¢200 L Coins	¢4/¢20/¢45/¢05/150//250/
Level Solutions 3000 HMO	\$2,500	\$5,000	\$8,700	\$17,400	50%	\$40	\$80	\$80	\$300 + Coins	\$4/\$20/\$45/\$95/15%/25%
Level Solutions 3000 HIVIO	\$3,000	\$6,000	\$5,000	\$10,000	20%	20%	20%	20%	20%	\$4/\$10/\$30/\$60/15%/25%
Level Solutions 3000 HMO	\$3,000	30,000	\$5,000	\$10,000	20%	2070	20%	20%	2070	\$4/\$±0/\$50/\$00/±5%/25%
1	\$3,000	\$6,000	\$6,000	\$12,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$75/15%/25%
Τ	33,000	30,000	30,000	312,000	2070	۶3U	بان	300	3300 ₹ C0IIIS	γ + /¢10/6 (CC¢ C1¢ γ+γ

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

Plan Name	Deduct	ible	Out-of-P Maxin		Coinsurance Level	Office \	/isit	Urgent Care	Emergency	Pharmacy
	Individual	Family	Individual	Family	Level	Primary Care	Specialist	Care	Room	
Level Solutions 3000 HMO	\$3,000	\$6,000	\$8,700	\$17,400	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$75/15%/25%
Level Solutions 3500 HMO	75,000	70,000	38,700	717,400	2070	\$30	700	700	7500 / 60113	\$ -1 \$131\$33 \$13 1370 2370
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%

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

	Plan Name	Deduc Individual	tible <i>Family</i>	Out-of-P Maxim Individual		Coinsurance Level	Office \ Primary Care	Visit <i>Specialist</i>	Urgent Care	Emergency Room	Pharmacy
*	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 3500 HSA H1	\$3,500	\$7,000	\$3,500	\$7,000	0%	0%	0%	0%	0%	0%
^	Level Solutions 3500 HSA H5	\$3,500	\$7,000	\$4,000	\$8,000	0%	0%	0%	0%	0%	\$4/\$10/\$30/\$60/15%/25%
^	Level Solutions 3500 HSA H6	\$3,500	\$7,000	\$5,000	\$10,000	0%	\$30	\$60	\$60	\$300	\$4/\$15/\$35/\$65/15%/25%
^	Level Solutions 3500 HSA H7	\$3,500	\$7,000	\$5,750	\$11,500	0%	0%	0%	0%	0%	\$4/\$15/\$35/\$65/15%/25%
	Level Solutions 3500 HSA H2	\$3,500	\$7,000	\$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%

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

	Plan Name	Deduc Individual	tible <i>Family</i>	Out-of-P Maxim Individual		Coinsurance Level	Office \ Primary Care	Visit Specialist	Urgent Care	Emergency Room	Pharmacy
۸	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%

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Plan Name	Deduct <i>Individual</i>	tible Family	Out-of-P Maxim <i>Individual</i>		Coinsurance Level	Office \ Primary Care	Visit Specialist	Urgent Care	Emergency Room	Pharmacy
Level Solutions	marviduai	runniy	marvidudi	runniy		- Frimary Cure	Specialist			
8000 HSA H1	\$8,000	\$16,000	\$8,000	\$16,000	0%	0%	0%	0%	0%	0%
Level Solutions										
8500 HSA H1	\$8,500	\$17,000	\$8,500	\$17,000	0%	0%	0%	0%	0%	0%

KEY: * = Non-embedded plans, ^ = Copays apply after Deductible

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		IN	I-NETWORI	K			OUT	-OF-NETW	ORK]				
Plan Name	Deduc	tible Family	Out-of-F Maxin		Coinsur -ance Level	Deduc Individual	tible Family	Out-of-F Maxin		Coinsur -ance Level	Offic Primary Care	e Visit Specialist	Urgent Care	ER	Pharmacy
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%
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%
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%
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%
Solutions 1000 POS 3 Level	\$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%
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%
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%
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%
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%
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%
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%

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		IN	I-NETWOR				001	-OF-NETW							
Plan	Deduc	tible	Out-of-I Maxir		Coinsur	Deduc	tible	Out-of-I Maxir		Coinsur	Offic	e Visit	Urgent		
Name	Deduc	CIDIC	IVIGAII		-ance			WIGAII		-ance			Care	ER	Pharmacy
Ivallie	Individual	Family	Individual	Family	Level	Individual	Family	Individual	Family	Level	Primary Care	Specialist			
Level															
Solutions		4	4	4		4	4	4			4	4		\$300 +	\$4/\$15/\$35/\$75/
2500 POS 1 Level	\$2,500	\$5,000	\$5,000	\$10,000	20%	\$5,000	\$10,000	\$10,000	\$20,000	50%	\$30	\$60	\$60	Coins	15%/25%
Solutions														\$300 +	\$4/\$15/\$35/\$75/
2500 POS 2	\$2,500	\$5,000	\$8,700	\$17,400	20%	\$5,000	\$10,000	\$17,400	\$34,800	50%	\$30	\$60	\$60	Coins	15%/25%
Level															
Solutions 2500 POS 3	\$2,500	\$5,000	\$8,700	¢17.400	50%	\$5,000	\$10,000	¢17.400	¢24.900	50%	\$40	\$80	\$80	\$300 +	\$4/\$20/\$45/\$95/
Level	\$2,500	\$5,000	\$6,700	\$17,400	30%	\$5,000	\$10,000	\$17,400	\$34,800	30%	\$40	\$6U	300	Coins	15%/25%
Solutions															\$4/\$10/\$30/\$60/
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%	15%/25%
Level Solutions														¢200 .	¢4/¢45/¢25/¢75/
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	ψ3,000	70,000	\$0,000	\$12,000	2070	70,000	\$12,000	712,000	ψ <u>2</u> 1,000	3070	750	Ţ Ü	700	COMIS	13/0/23/0
Solutions														\$300 +	\$4/\$15/\$35/\$75/
3000 POS 2	\$3,000	\$6,000	\$8,700	\$17,400	20%	\$6,000	\$12,000	\$17,400	\$34,800	50%	\$30	\$60	\$60	Coins	15%/25%
Level Solutions														\$300 +	\$4/\$25/\$45/\$75/
3500 POS 4	\$3,500	\$7,000	\$6,000	\$12,000	30%	\$7,000	\$14,000	\$12,000	\$24,000	50%	\$45	\$55	\$55	Coins	15%/25%
Level															
Solutions	42.500	47.000	47.000	444.000	200/	47.000	444000	444000	420.000	500/	440	400	400	\$300 +	\$4/\$20/\$45/\$95/
3500 POS 1 Level	\$3,500	\$7,000	\$7,000	\$14,000	30%	\$7,000	\$14,000	\$14,000	\$28,000	50%	\$40	\$80	\$80	Coins	15%/25%
Solutions														\$300 +	\$4/\$10/\$30/\$60/
3500 POS 5	\$3,500	\$7,000	\$7,350	\$14,700	20%	\$7,000	\$14,000	\$14,700	\$29,400	50%	\$25	\$50	\$50	Coins	15%/25%
Level														4000	4./400/4.5/4.5/
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	73,300	\$7,000	₹0,700°	717,400	3070	77,000	714,000	717, 4 00	734,000	30/0	→+0	700	700	COIIIS	13/0/23/0
Solutions														\$300 +	\$4/\$20/\$45/\$95/
3500 POS 3	\$3,500	\$7,000	\$8,700	\$17,400	50%	\$7,000	\$14,000	\$17,400	\$34,800	50%	\$40	\$80	\$80	Coins	15%/25%
Level														\$200 :	¢4/¢10/¢20/¢60/
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%
.0001002	ψ 1,000	70,000	40,000	712,000	20/0	40,000	710,000	712,000	Ψ2 1,000	3070	750	700	700	201113	13/0/23/0

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		IN	I-NETWORI	K			OUT	-OF-NETW	ORK						
Plan Name	Deduc Individual	tible Family	Out-of-F Maxin Individual		Coinsur -ance Level	Deduc Individual	tible Family	Out-of- Maxir Individual		Coinsur -ance Level	Office Primary Care	ce Visit Specialist	Urgent Care	ER	Pharmacy
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%

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	Plan Name	Deduc		Out-of- Maxii	Pocket mum	Coinsur- ance Level	Dedu	ctible	Out-of-F Maxin	Pocket num	Coinsur -ance Level	Primary	e Visit	Urgent Care	ER	Pharmacy
*	Level Solutions 1700 HSA	Individual	Family	Individual	Family		Individual	Family	Individual	Family		Care	Specialist			211
*	P1 Level Solutions 1700 HSA P2	\$1,700 \$1,700	\$3,400	\$1,700 \$3,000	\$3,400	20%	\$3,400	\$6,800	\$5,100 \$6,000	\$10,200	30%	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 3500 HSA P1	\$3,500	\$7,000	\$3,500	\$7,000	0%	\$7,000	\$14,000	\$10,500	\$21,000	30%	0%	0%	0%	0%	0%
^	Level Solutions 3500 HSA P5	\$3,500	\$7,000	\$4,000	\$8,000	0%	\$7,000	\$14,000	\$10,500	\$21,000	30%	0%	0%	0%	0%	\$4/\$10/\$30/ \$60/15%/ 25%
^	Level Solutions 3500 HSA P6	\$3,500	\$7,000	\$5,000	\$10,000	0%	\$7,000	\$14,000	\$10,500	\$21,000	30%	\$30	\$60	\$60	\$300	\$4/\$15/\$35/ \$65/15%/ 25%
^	Level Solutions 3500 HSA P7	\$3,500	\$7,000	\$5,750	\$11,500	0%	\$7,000	\$14,000	\$10,500	\$21,000	30%	0%	0%	0%	0%	\$4/\$15/\$35/ \$65/15%/ 25%
	Level Solutions 3500 HSA P2	\$3,500	\$7,000	\$6,000	\$12,000	20%	\$7,000	\$14,000	\$12,000	\$24,000	50%	20%	20%	20%	20%	20%

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				IN-NETWO	RK			OUT-	OF-NETWO	RK						
Pla Nar		Deduc	tible	Out-of- Maxii		Coinsur- ance Level	Dedu	ctible	Out-of-F Maxin		Coinsur -ance	Offic Primary	e Visit	Urgent Care	ER	Pharmacy
		Individual	Family	Individual	Family		Individual	Family	Individual	Family	Level	Care	Specialist			
Lev Solut 4000 P2	tions HSA	\$4,000	\$8,000	\$4,000	\$8,000	0%	\$8,000	\$16,000	\$12,000	\$24,000	30%	0%	0%	0%	0%	0%
Solut 4000	tions HSA	\$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%
Solut 4000	tions HSA	\$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%
Lev Solut 4000 P2	tions HSA	\$4,000	\$8,000	\$7,000	\$14,000	20%	\$8,000	\$16,000	\$14,000	\$28,000	50%	20%	20%	20%	20%	20%
Lev Solut 4000 P3	tions HSA	\$4,000	\$8,000	\$7,000	\$14,000	30%	\$8,000	\$16,000	\$14,000	\$28,000	50%	30%	30%	30%	30%	30%
Lev Solut 5000 P:	tions HSA	\$5,000	\$10,000	\$5,000	\$10,000	0%	\$10,000	\$20,000	\$15,000	\$30,000	30%	0%	0%	0%	0%	0%
Lev Solut 5000	tions HSA	\$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%
Solut 5000	tions HSA	\$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%
Lev Solut 5000 P3	tions HSA	\$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 | 2026 Indiana Plans





			IN-NETWO	אַרע			OUT	OF-NETWO	DV.						
Plan Name	Deduc		Out-of- Maxi	-Pocket mum	Coinsur- ance Level		ctible	Out-of-I Maxin	Pocket num	Coinsur -ance Level	Primary	e Visit	Urgent Care	ER	Pharmacy
Lovel	Individual	Family	Individual	Family		Individual	Family	Individual	Family		Care	Specialist			
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%
Level Solutions 8500 HSA P1	\$8,500	\$17,000	\$8,500	\$17,000	0%	\$17,000	\$34,000	\$25,500	\$51,000	30%	0%	0%	0%	0%	0%

KEY: * = Non-Embedded Plans; ^ = Copays apply after Deductible

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.



Email: custsvc@phpni.com | phpni.com