



Large Group Plans | 2026

OPTIONS Network

(51+ employees)



HMO | 2026 Indiana Plans

OPTIONS Network-**LARGE GROUP** (51+ employees)



Plan Name	Deductible		Out-of-Pocket Maximum		Coinsurance Level	Office Visit		Urgent Care	Emergency Room	Pharmacy
	Individual	Family	Individual	Family		Primary Care	Specialist			
Legacy 500 HMO 3 - Options	\$500	\$1,000	\$3,000	\$6,000	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Legacy 500 HMO 4 - Options	\$500	\$1,500	\$3,000	\$6,000	10%	\$20	\$40	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Legacy 1000 HMO 1 - Options	\$1,000	\$2,000	\$3,000	\$6,000	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Legacy 1000 HMO 2 - Options	\$1,000	\$2,000	\$3,000	\$6,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$65/15%/25%
Legacy 1000 HMO 3 - Options	\$1,000	\$2,000	\$4,000	\$8,000	20%	\$20	\$40	\$50	\$300 + Coins	\$4/\$10/\$25/\$50/15%/25%
Legacy 1000 HMO 5 - Options	\$1,000	\$2,000	\$4,000	\$8,000	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Legacy 1000 HMO 4 - Options	\$1,000	\$2,000	\$4,000	\$8,000	30%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Legacy 1000 HMO 8 - Options	\$1,000	\$2,000	\$5,000	\$10,000	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Legacy 1000 HMO 9 - Options	\$1,000	\$2,000	\$5,000	\$10,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Legacy 1500 HMO 1 - Options	\$1,500	\$3,000	\$4,000	\$8,000	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Legacy 1500 HMO 3 - Options	\$1,500	\$3,000	\$5,000	\$10,000	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Legacy 1500 HMO 6 - Options	\$1,500	\$3,000	\$5,000	\$10,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Legacy 1500 HMO 7 - Options	\$1,500	\$3,000	\$5,000	\$10,000	20%	\$35	\$70	\$70	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Legacy 1500 HMO 5 - Options	\$1,500	\$3,000	\$5,000	\$10,000	30%	\$30	\$60	\$60	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Legacy 2000 HMO 1 - Options	\$2,000	\$4,000	\$4,000	\$8,000	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Legacy 2000 HMO 2 - Options	\$2,000	\$4,000	\$5,000	\$10,000	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%

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	Individual	Family	Individual	Family		Primary Care	Specialist			
Legacy 2000 HMO 4 - Options	\$2,000	\$4,000	\$5,000	\$10,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$65/15%/25%
Legacy 2000 HMO 3 - Options	\$2,000	\$4,000	\$5,000	\$10,000	20%	\$35	\$70	\$70	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Legacy 2500 HMO 1 - Options	\$2,500	\$5,000	\$4,000	\$8,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$65/15%/25%
Legacy 2500 HMO 2 - Options	\$2,500	\$5,000	\$5,000	\$10,000	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Legacy 2500 HMO 3 - Options	\$2,500	\$5,000	\$5,000	\$10,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$65/15%/25%
Legacy 2500 HMO 6 - Options	\$2,500	\$5,000	\$7,350	\$14,700	20%	\$40	\$80	\$80	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Legacy 3000 HMO 1 - Options	\$3,000	\$6,000	\$5,000	\$10,000	20%	20%	20%	20%	20%	\$4/\$10/\$30/\$60/15%/25%
Legacy 3000 HMO 2 - Options	\$3,000	\$6,000	\$6,000	\$12,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Legacy 3000 HMO 3 - Options	\$3,000	\$6,000	\$6,000	\$12,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$15/\$35/\$65/15%/25%
Legacy 3000 HMO 4 - Options	\$3,000	\$6,000	\$6,000	\$12,000	20%	\$35	\$70	\$70	\$300 + Coins	\$4/\$15/\$45/\$90/15%/25%
Legacy 3500 HMO 1 - Options	\$3,500	\$7,000	\$7,350	\$14,700	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Legacy 3500 HMO 2 - Options	\$3,500	\$7,000	\$7,350	\$14,700	20%	\$25	\$50	\$50	\$300 + Coins	\$4/\$15/\$50/\$75/15%/25%
Legacy 3500 HMO 3 - Options	\$3,500	\$7,000	\$7,350	\$14,700	20%	\$40	\$80	\$80	\$300 + Coins	\$4/\$15/\$45/\$90/15%/25%
Legacy 3500 HMO 4 - Options	\$3,500	\$7,000	\$7,350	\$14,700	30%	\$40	\$80	\$80	\$300 + Coins	\$4/\$15/\$45/\$90/15%/25%
Legacy 4000 HMO 1 - Options	\$4,000	\$8,000	\$6,000	\$12,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Legacy 4000 HMO 2 - Options	\$4,000	\$8,000	\$7,350	\$14,700	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%

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Plan Name	Deductible		Out-of-Pocket Maximum		Coinsurance Level	Office Visit		Urgent Care	Emergency Room	Pharmacy
	Individual	Family	Individual	Family		Primary Care	Specialist			
Legacy 4500 HMO 1 - Options	\$4,500	\$9,000	\$6,000	\$12,000	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Legacy 5000 HMO 2 - Options	\$5,000	\$10,000	\$7,350	\$14,700	20%	\$30	\$60	\$60	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%
Legacy 5000 HMO 4 - Options	\$5,000	\$10,000	\$7,350	\$14,700	20%	\$40	\$80	\$80	\$300 + Coins	\$4/\$15/\$45/\$90/15%/25%
Legacy 5000 HMO 3 - Options	\$5,000	\$10,000	\$7,350	\$14,700	30%	\$35	\$70	\$70	\$300 + Coins	\$4/\$15/\$45/\$90/15%/25%
Legacy 6000 HMO 1 - Options	\$6,000	\$12,000	\$8,700	\$17,400	20%	\$35	\$60	\$75	\$300 + Coins	\$4/\$10/\$30/\$60/15%/25%

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	Plan Name	Deductible		Out-of-Pocket Maximum		Coinsurance Level	Office Visit		Urgent Care	Emergency Room	Pharmacy
		Individual	Family	Individual	Family		Primary Care	Specialist			
*	Legacy 3000 HSA H1 - Options	\$3,000	\$6,000	\$3,000	\$6,000	0%	0%	0%	0%	0%	0%
	Legacy 3500 HSA H2 - Options	\$3,500	\$7,000	\$3,500	\$7,000	0%	0%	0%	0%	0%	0%
^	Legacy 3500 HSA H5 - Options	\$3,500	\$7,000	\$4,000	\$8,000	0%	0%	0%	0%	0%	\$4/\$15/\$35/\$65/15%/25%
^	Legacy 3500 HSA H8 - Options	\$3,500	\$7,000	\$5,000	\$10,000	0%	\$30	\$60	\$60	\$300	\$4/\$15/\$35/\$65/15%/25%
	Legacy 3500 HSA H7 - Options	\$3,500	\$7,000	\$5,000	\$10,000	20%	20%	20%	20%	20%	20%
^	Legacy 3500 HSA H9 - Options	\$3,500	\$7,000	\$5,750	\$11,500	0%	0%	0%	0%	0%	\$4/\$15/\$35/\$65/15%/25%
	Legacy 3500 HSA H10 - Options	\$3,500	\$7,000	\$6,050	\$12,100	20%	20%	20%	20%	20%	20%
	Legacy 4000 HSA H1 - Options	\$4,000	\$8,000	\$4,000	\$8,000	0%	0%	0%	0%	0%	0%
^	Legacy 4000 HSA H2 - Options	\$4,000	\$8,000	\$5,000	\$10,000	0%	0%	0%	0%	0%	\$4/\$15/\$35/\$65/15%/25%
	Legacy 4000 HSA H3 - Options	\$4,000	\$8,000	\$6,000	\$12,000	20%	20%	20%	20%	20%	20%

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	Plan Name	Deductible		Out-of-Pocket Maximum		Coinsurance Level	Office Visit		Urgent Care	Emergency Room	Pharmacy
		Individual	Family	Individual	Family		Primary Care	Specialist			
	Legacy 4000 HSA H6 - Options	\$4,000	\$8,000	\$7,350	\$14,700	20%	20%	20%	20%	20%	20%
	Legacy 4500 HSA H1 - Options	\$4,500	\$9,000	\$4,500	\$9,000	0%	0%	0%	0%	0%	0%
	Legacy 5000 HSA H1 - Options	\$5,000	\$10,000	\$5,000	\$10,000	0%	0%	0%	0%	0%	0%
^	Legacy 5000 HSA H2 - Options	\$5,000	\$10,000	\$6,000	\$12,000	0%	0%	0%	0%	0%	\$4/\$15/\$35/\$65/15%/25%
^	Legacy 5000 HSA H4 - Options	\$5,000	\$10,000	\$6,650	\$13,300	0%	\$30	\$60	\$60	\$300	\$4/\$15/\$35/\$65/15%/25%
	Legacy 5000 HSA H3 - Options	\$5,000	\$10,000	\$6,650	\$13,300	20%	20%	20%	20%	20%	20%
	Legacy 5500 HSA H1 - Options	\$5,500	\$11,000	\$5,500	\$11,000	0%	0%	0%	0%	0%	0%
	Legacy 6000 HSA H1 - Options	\$6,000	\$12,000	\$6,000	\$12,000	0%	0%	0%	0%	0%	0%
	Legacy 6550 HSA H1 - Options	\$6,550	\$13,100	\$6,550	\$13,100	0%	0%	0%	0%	0%	0%
	Legacy 6650 HSA H1 - Options	\$6,650	\$13,300	\$6,650	\$13,300	0%	0%	0%	0%	0%	0%
	Legacy 6750 HSA H1 - Options	\$6,750	\$13,500	\$6,750	\$13,500	0%	0%	0%	0%	0%	0%
	Legacy 7050 HSA H1 - Options	\$7,050	\$14,100	\$7,050	\$14,100	0%	0%	0%	0%	0%	0%
	Legacy 7500 HSA H1 - Options	\$7,500	\$15,000	\$7,500	\$15,000	0%	0%	0%	0%	0%	0%

HDHP HMO

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Plan Name		Deductible		Out-of-Pocket Maximum		Coinsurance Level	Office Visit		Urgent Care	Emergency Room	Pharmacy
	Legacy 8000 HSA H1 - Options	\$8,000	\$16,000	\$8,000	\$16,000	0%	0%	0%	0%	0%	0%
	Legacy 8500 HSA H1 - Options	\$8,500	\$17,000	\$8,500	\$17,000	0%	0%	0%	0%	0%	0%

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

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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