INDIANA

LEVEL Solutions Plans | 2027

OPTIONS Network

(5–100 employees)

PHP

HMO | 2027 Indiana Plans

OPTIONS Network–**LEVEL SOLUTIONS** *(5–100 employees)*

PHP

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 11	$500	$1,000	$1,500	$3,000	20%	$20	$40	$50	$300 + Coins	$4/$10/$25/$50/15%/25%
Level Solutions 1000 HMO 11	$1,000	$2,000	$2,000	$4,000	20%	$30	$60	$60	$300 + Coins	$4/$15/$35/$75/15%/25%
Level Solutions 1000 HMO 13	$1,000	$2,000	$3,000	$6,000	20%	$25	$50	$50	$300 + Coins	$4/$10/$30/$60/15%/25%
Level Solutions 1000 HMO 14	$1,000	$2,000	$4,000	$8,000	30%	$25	$50	$50	$300 + Coins	$4/$10/$30/$60/15%/25%
Level Solutions 1000 HMO 15	$1,000	$2,000	$5,000	$10,000	20%	$25	$50	$50	$300 + Coins	$4/$10/$30/$60/15%/25%
Level Solutions 1500 HMO 11	$1,500	$3,000	$4,000	$8,000	20%	$25	$50	$50	$300 + Coins	$4/$10/$30/$60/15%/25%
Level Solutions 1500 HMO 12	$1,500	$3,000	$5,000	$10,000	30%	$25	$50	$50	$300 + Coins	$4/$15/$35/$65/15%/25%
Level Solutions 2000 HMO 11	$2,000	$4,000	$4,000	$8,000	20%	$30	$60	$60	$300 + Coins	$4/$15/$35/$75/15%/25%
Level Solutions 2000 HMO 14	$2,000	$4,000	$5,000	$10,000	20%	$30	$60	$60	$300 + Coins	$4/$15/$35/$65/15%/25%
Level Solutions 2500 HMO 11	$2,500	$5,000	$5,000	$10,000	20%	$30	$60	$60	$300 + Coins	$4/$15/$35/$75/15%/25%
Level Solutions 2500 HMO 12	$2,500	$5,000	$8,700	$17,400	20%	$30	$60	$60	$300 + Coins	$4/$15/$35/$75/15%/25%
Level Solutions 3000 HMO 11	$3,000	$6,000	$6,000	$12,000	20%	$30	$60	$60	$300 + Coins	$4/$15/$35/$75/15%/25%
Level Solutions 3000 HMO 12	$3,000	$6,000	$8,700	$17,400	20%	$30	$60	$60	$300 + Coins	$4/$15/$35/$75/15%/25%
Level Solutions 3000 HMO 13	$3,000	$6,000	$5,000	$10,000	20%	20%	20%	20%	20%	$4/$10/$30/$60/15%/25%
Level Solutions 3500 HMO 11	$3,500	$7,000	$7,000	$14,000	30%	$40	$80	$80	$300 + Coins	$4/$20/$45/$95/15%/25%
Level Solutions 3500 HMO 12	$3,500	$7,000	$8,700	$17,400	30%	$40	$80	$80	$300 + Coins	$4/$20/$45/$95/15%/25%

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OPTIONS 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 3500 HMO 15	$3,500	$7,000	$7,350	$14,700	20%	$25	$50	$50	$300 + Coins	$4/$10/$30/$60/15%/25%
Level Solutions 4000 HMO 11	$4,000	$8,000	$8,700	$17,400	30%	$40	$80	$80	$300 + Coins	$4/$20/$45/$95/15%/25%
Level Solutions 4000 HMO 12	$4,000	$8,000	$6,000	$12,000	20%	$30	$60	$60	$300 + Coins	$4/$10/$30/$60/15%/25%
Level Solutions 5000 HMO 11	$5,000	$10,000	$8,700	$17,400	30%	$40	$80	$80	$300 + Coins	$4/$20/$45/$95/15%/25%
Level Solutions 5000 HMO 12	$5,000	$10,000	$7,150	$14,300	20%	$30	$60	$60	$300 + Coins	$4/$20/$40/$70/15%/25%
Level Solutions 6000 HMO 11	$6,000	$12,000	$8,700	$17,400	30%	$40	$80	$80	$300 + Coins	$4/$20/$45/$95/15%/25%
Level Solutions 2000 HMO 15	$2,000	$4,000	$6,000	$12,000	20%	$30	$60	$60	$300 + Coins	$4/$15/$35/$65/15%/25%
Level Solutions 5000 HMO 13	$5,000	$10,000	$8,000	$16,000	20%	$40	$80	$80	$300 + Coins	$4/$15/$45/$90/15%/25%

HDHP HMO | 2027 Indiana Plans

OPTIONS Network–**LEVEL SOLUTIONS** *(5–100 employees)*

PHP

	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 1750 HSA H12	$1,750	$3,500	$1,750	$3,500	0%	0%	0%	0%	0%	0%
*	Level Solutions 2000 HSA H11	$2,000	$4,000	$2,000	$4,000	0%	0%	0%	0%	0%	0%
*	Level Solutions 3000 HSA H14	$3,000	$6,000	$3,000	$6,000	0%	0%	0%	0%	0%	0%
	Level Solutions 3500 HSA H11	$3,500	$7,000	$3,500	$7,000	0%	0%	0%	0%	0%	0%
^	Level Solutions 3500 HSA H15	$3,500	$7,000	$4,000	$8,000	0%	0%	0%	0%	0%	$4/$10/$30/$60/15%/25%
^	Level Solutions 3500 HSA H16	$3,500	$7,000	$5,000	$10,000	0%	$30	$60	$60	$300	$4/$15/$35/$65/15%/25%
	Level Solutions 3500 HSA H12	$3,500	$7,000	$6,000	$12,000	20%	20%	20%	20%	20%	20%
	Level Solutions 4000 HSA H11	$4,000	$8,000	$4,000	$8,000	0%	0%	0%	0%	0%	0%
^	Level Solutions 4000 HSA H14	$4,000	$8,000	$5,000	$10,000	0%	0%	0%	0%	0%	$4/$15/$35/$65/15%/25%
	Level Solutions 4000 HSA H12	$4,000	$8,000	$7,000	$14,000	20%	20%	20%	20%	20%	20%
	Level Solutions 4000 HSA H13	$4,000	$8,000	$7,000	$14,000	30%	30%	30%	30%	30%	30%
	Level Solutions 5000 HSA H11	$5,000	$10,000	$5,000	$10,000	0%	0%	0%	0%	0%	0%
^	Level Solutions 5000 HSA H12	$5,000	$10,000	$6,000	$12,000	0%	0%	0%	0%	0%	$4/$15/$35/$65/15%/25%
	Level Solutions 5000 HSA H15	$5,000	$10,000	$7,500	$15,000	20%	20%	20%	20%	20%	20%
	Level Solutions 6000 HSA H11	$6,000	$12,000	$6,000	$12,000	0%	0%	0%	0%	0%	0%
NC	Level Solutions 6000 HSA H12	$6,000	$12,000	$8,000	$16,000	20%	20%	20%	20%	20%	20%
	Level Solutions 6550 HSA H11	$6,550	$13,100	$6,550	$13,100	0%	0%	0%	0%	0%	0%
	Level Solutions 7000 HSA H11	$7,000	$14,000	$7,000	$14,000	0%	0%	0%	0%	0%	0%
	Level Solutions 7500 HSA H11	$7,500	$15,000	$7,500	$15,000	0%	0%	0%	0%	0%	0%

HDHP HMO | 2027 Indiana Plans

OPTIONS 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*			
NC	Level Solutions 8000 HSA H11	$8,000	$16,000	$8,000	$16,000	0%	0%	0%	0%	0%	0%
NC	Level Solutions 8500 HSA H11	$8,500	$17,000	$8,500	$17,000	0%	0%	0%	0%	0%	0%
NC	Level Solutions 8700 HSA H11	$8,700	$17,400	$8,700	$17,400	0%	0%	0%	0%	0%	0%

KEY: ***** = Non-embedded plans, **^** = Copays apply after Deductible; **NC =** Medicare Part D Non-Creditable

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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Email: custsvc@phpni.com | **phpni.com**

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