



**4C - \$7550/90%/\$8550 Plus
Summary of Benefits**

Plan	4C - \$7550/90%/\$8550 Plus In Network
Deductible Individual	\$7,550
Deductible Family	\$15,100
In-Network Coinsurance	10% coinsurance after deductible
Maximum Out-of-Pocket - Individual	\$8,550
Maximum Out-of-Pocket - Family	\$17,100
Network	PHCS Wrap
Services	
Emergency Room	10% coinsurance after deductible
Urgent Care	\$75
Inpatient Hospital	10% coinsurance after deductible
Inpatient Physician	10% coinsurance after deductible
Office Visit PCP	10% coinsurance after deductible
Office Visit Specialist	10% coinsurance after deductible
Office Visit Mental Health	10% coinsurance after deductible
Imaging (CT/PET Scans, MRIs)	10% coinsurance after deductible
Speech Therapy	10% coinsurance after deductible
Occupational/Physical Therapy	10% coinsurance after deductible
Preventative/Screening/Immunization	No Charge
Lab Outpatient/Prof Svcs	10% coinsurance after deductible
X-Rays/Diagnostic Imaging	10% coinsurance after deductible
Skilled Nursing Facility	10% coinsurance after deductible
Outpatient Facility (Ambulatory)	10% coinsurance after deductible
Outpatient Surgery Physician/Surgical	10% coinsurance after deductible
Chiropractic	10% coinsurance after deductible. Limited to 20 Visits.
Pharmacy	
Generic	10% coinsurance
Preferred Brand	10% coinsurance
Non-Preferred Brand	10% coinsurance
Specialty	10% coinsurance†

Out-of-Network	
Out-of-Network Coinsurance	40% coinsurance after deductible
Deductible Individual	\$20,000
Deductible Family	\$40,000

†10% coinsurance up to \$400 maximum for any 1 (one) script.