



**4C - \$3200/80%/\$7500 Plus
Summary of Benefits**

Plan	4C - \$3200/80%/\$7500 Plus In Network
Deductible Individual	\$3,200
Deductible Family	\$6,400
In-Network Coinsurance	20% coinsurance after deductible
Maximum Out-of-Pocket - Individual	\$7,500
Maximum Out-of-Pocket - Family	\$15,000
Network	PHCS Wrap
Services	
Emergency Room	20% coinsurance after deductible
Urgent Care	20% coinsurance after deductible
Inpatient Hospital	20% coinsurance after deductible
Inpatient Physician	20% coinsurance after deductible
Office Visit PCP	20% coinsurance after deductible
Office Visit Specialist	20% coinsurance after deductible
Office Visit Mental Health	20% coinsurance after deductible
Imaging (CT/PET Scans, MRIs)	20% coinsurance after deductible
Speech Therapy	20% coinsurance after deductible
Occupational/Physical Therapy	20% coinsurance after deductible
Preventative/Screening/Immunization	No Charge
Lab Outpatient/Prof Svcs	20% coinsurance after deductible
X-Rays/Diagnostic Imaging	20% coinsurance after deductible
Skilled Nursing Facility	20% coinsurance after deductible
Outpatient Facility (Ambulatory)	20% coinsurance after deductible
Outpatient Surgery Physician/Surgical	20% coinsurance after deductible
Chiropractic	20% coinsurance after deductible. Limited to 20 Visits.
Pharmacy	
Generic	20% coinsurance after deductible
Preferred Brand	20% coinsurance after deductible
Non-Preferred Brand	20% coinsurance after deductible
Specialty	20% coinsurance after deductible
Out-of-Network	
Out-of-Network Coinsurance	40% coinsurance after deductible
Deductible Individual	\$15,000
Deductible Family	\$30,000