



4C - \$4500/80%/\$8550 Plus Summary of Benefits

Plan	4C - \$4500/80%/\$8550 Plus In Network
Deductible Individual	\$4,500
Deductible Family	\$9,000
In-Network Coinsurance	20% coinsurance after deductible
Maximum Out-of-Pocket - Individual	\$8,550
Maximum Out-of-Pocket - Family	\$17,100
Network	PHCS Wrap
Services	
Emergency Room	20% coinsurance after deductible
Urgent Care	\$75
Inpatient Hospital	20% coinsurance after deductible
Inpatient Physician	20% coinsurance after deductible
Office Visit PCP	\$40
Office Visit Specialist	\$80
Office Visit Mental Health	\$40
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	\$40 In-Network Only. Limited to 20 Visits.
Pharmacy	
Generic	\$30
Preferred Brand	\$55
Non-Preferred Brand	\$100
Specialty	25% coinsurance†

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

†25% coinsurance up to \$400 maximum for any 1 (one) script.