



**4C - \$3500/80%/\$7000 Plus
Summary of Benefits**

Plan	4C - \$3500/80%/\$7000 Plus In Network
Deductible Individual	\$3,500
Deductible Family	\$7,000
In-Network Coinsurance	20% coinsurance after deductible
Maximum Out-of-Pocket - Individual	\$7,000
Maximum Out-of-Pocket - Family	\$14,000
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	\$50
Office Visit Specialist	\$75
Office Visit Mental Health	\$50
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	\$50 In-Network Only. Limited to 20 Visits.
Pharmacy	
Generic	\$5
Preferred Brand	20% coinsurance
Non-Preferred Brand	20% coinsurance
Specialty	20% coinsurance

Out-of-Network	
Out-of-Network Coinsurance	40% coinsurance after deductible
Deductible Individual	\$14,000
Deductible Family	\$28,000