



4C - \$4000/60%/\$8150 Plus Summary of Benefits

Plan	4C - \$4000/60%/\$8150 Plus In Network
Deductible Individual	\$4,000
Deductible Family	\$8,000
In-Network Coinsurance	40% coinsurance after deductible
Maximum Out-of-Pocket - Individual	\$8,150
Maximum Out-of-Pocket - Family	\$16,300
Network	PHCS Wrap
Services	
Emergency Room	40% coinsurance after deductible
Urgent Care	\$75
Inpatient Hospital	40% coinsurance after deductible
Inpatient Physician	40% coinsurance after deductible
Office Visit PCP	\$25
Office Visit Specialist	\$75
Office Visit Mental Health	\$25
Imaging (CT/PET Scans, MRIs)	40% coinsurance after deductible
Speech Therapy	40% coinsurance after deductible
Occupational/Physical Therapy	40% coinsurance after deductible
Preventative/Screening/Immunization	No Charge
Lab Outpatient/Prof Svcs	40% coinsurance after deductible
X-Rays/Diagnostic Imaging	40% coinsurance after deductible
Skilled Nursing Facility	40% coinsurance after deductible
Outpatient Facility (Ambulatory)	40% coinsurance after deductible
Outpatient Surgery Physician/Surgical	40% coinsurance after deductible
Chiropractic	\$25 In-Network Only. Limited to 20 Visits.
Pharmacy	
Generic	\$8
Preferred Brand	\$35
Non-Preferred Brand	\$75
Specialty	25% coinsurance†

Out-of-Network	
Out-of-Network Coinsurance	40% coinsurance after deductible
Deductible Individual	\$16,300
Deductible Family	\$32,600

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