

# IHA Health Plan Comparison

BENEFIT SUMMARY	5000 CLASSIC	7350 VALUE	5000 HSA
<b>PPO NATIONAL NETWORK</b>	<b>PHCS/MULTIPLAN</b>	<b>PHCS/MULTIPLAN</b>	<b>PHCS/MULTIPLAN</b>
Individual Deductible	\$5,000 In / \$10,000 Out	\$7,350 In / \$14,700 Out	\$5,000 In / \$10,000 Out
Family Deductible	\$10,000 In / \$20,000 Out	\$14,700 In / \$29,400 Out	\$10,000 In / \$20,000 Out
Individual Max Out-of-Pocket	\$7,350 In / \$20,000 Out	\$7,350 In / \$20,000 Out	\$6,550 In / \$13,100 Out
Family Max Out-of-Pocket	\$14,700 In / \$40,000 Out	\$14,700 In / \$40,000 Out	\$13,100 In / \$40,000 Out
Preventive Care	100% Deductible Waived	100% Deductible Waived	100% Deductible Waived
Lifetime Max	No Maximum	No Maximum	No Maximum
Primary Care Visit Co-Pay	\$45	\$50	Plan pays 80%* (After Deductible)
Specialist Care Visit Co-pay	\$90	\$100	Plan pays 80%* (After Deductible)
Non-Network Primary & Specialist	Plan pays 60% after non-network deductible		Plan Pays 50% after non-network deductible
<b>Laboratory &amp; Diagnostic Services</b>			
Facility	Plan Pays 100% Deductible does not apply	Plan Pays 100% Deductible does not apply	Plan Pays 80%* (After Deductible)
Professional Fees	Plan pays 80%* (After Deductible)	Plan pays 100% (After Deductible)	Plan pays 80%* (After Deductible)
<b>Radiology Services</b>			
Facility (CT/PET/MRI/MRA/SPECT)	Plan pays 80%* Deductible does not apply	Plan pays 100% Deductible does not apply	Plan Pays 80%* (After Deductible)
Professional Fees	Plan pays 80%* (After Deductible)	Plan pays 100% (After Deductible)	Plan Pays 80%* (After Deductible)
Free Standing Facility (x-ray & lab only)	Plan Pays 100% Deductible does not apply	Plan Pays 100% Deductible does not apply	Plan Pays 80%* (After Deductible)
Telemedicine coverage provided by MyIdealDr.com 855-879-4332 Group #MYIDR1695			
<b>Facility &amp; Professional Services</b>			
Emergency Room - Professional Fee	Plan pays 80%* (After Deductible)	Plan pays 100% (After Deductible)	Plan Pays 80%* (After Deductible)
Emergency Room – Facility	80%* of plan allowable Deductible does not apply	100% of plan allowable Deductible does not apply	Plan Pays 80%* (After Deductible)
Inpatient Hospital - Physician Fees	Plan pays 80%* (After Deductible)	Plan pays 100% (After Deductible)	Plan Pays 80%* (After Deductible)
Inpatient – Facility	80%* of plan allowable Deductible does not apply	100% of plan allowable Deductible does not apply	Plan Pays 80%* (After Deductible)
Outpatient – Physician	Plan pays 80%* (After Deductible)	Plan pays 100% (After Deductible)	Plan pays 80% * (After Deductible)
Outpatient Hospital – Facility	80%* of plan allowable Deductible does not apply	100% of plan allowable Deductible does not apply	Plan Pays 80%* (After Deductible)
Urgent Care Co-Pay	\$90	\$100	Plan Pays 80%* (After Deductible)
Balance Bill Protection - CLAIM WATCHER RIDER – Eliminates any chance of having to pay for any balance bill received.			
Prescription Drug Benefit – Magellan Rx at (800) 424-3312 **Non participating pharmacies are not covered**			
Generic	Retail: \$15 co-pay	Subject to Deductible and Co-insurance then 100%	
Preferred Brand	Retail: \$65 co-pay	Subject to Deductible and Co-insurance then 100%	
Non-Preferred Brand	Retail: \$100 co-pay	Subject to Deductible and Co-insurance then 100%	
Specialty	Subject to Calendar Year Deductible and Co-insurance then 100% (Not covered through Magellan Network)		

This is for general comparison purposes only and is not a legal document. Please refer to the Summary of Benefit Coverage and Summary Plan Document for all legal descriptions. All Benefits are subject to plan allowable and out of pocket maximums. \* Once the client pays their Calendar Year Out of Pocket Maximum, the plan will pay 100%.