

PLAN DETAILS

PPO Network	MultiPlan PHCS Specific Service		
	Benefits	Value ¹	Plus ¹
Healthcare Benefits			
Preventive Care	100%	100%	100%
Telemedicine***	100%	100%	100%
Primary Care (PCP)	1 per Year* \$20 Consult Fee	3 per Year* \$20 Consult Fee	5 per Year* \$20 Consult Fee
PCP Chronic Visits	n/a	n/a	Included @ PCP
Urgent Care	n/a	1 per Year* \$20 Consult Fee	2 per Year* \$20 Consult Fee
Labs & Diagnostics*	Preventive Only	PCP & Urgent Care**	PCP & Urgent Care**
X-Rays**	Preventive Only	100%**	100%**
Rx Discount	Included	Included	Included
Pediatrics	Preventive Only	Preventive Only	As Primary Care
OB/GYN	Preventive Only	Preventive Only	As Primary Care
Unity HealthShare Benefits^{3,4,5}			
MSRA Options	\$5,000 MSRA	\$5,000 MSRA	\$5,000 MSRA
	\$7,500 MSRA	\$7,500 MSRA	\$7,500 MSRA
	\$10,000 MSRA	\$10,000 MSRA	\$10,000 MSRA
Hospitalization	Included	Included	Included
In-Patient Surgery	Included	Included	Included
Out-Patient Surgery	Included	Included	Included
Specialty Care ⁶	n/a	n/a	\$75 Consult Fee (100% after MSRA)
Emergency Room ⁷	Full MSRA	\$500 MSRA	\$300 MSRA
Maternity ⁸	n/a	n/a	\$5,000 Max
Per Incident Maximum Limit	\$150,000	\$250,000	\$500,000
Lifetime Maximum Limit	\$1,000,000	\$1,000,000	\$1,000,000

* Annual Physical unavailable until 9 months after effective date; Lifestyle lab testing not included. Consult fees may vary in certain cities.

** \$25 Read-fee applies for x-rays at urgent care, per x-ray read (may vary by city).

*** Telemedicine services unavailable in some states.

- Surgical benefits are unavailable for the first 6 months.
- Surgical benefits are unavailable for the first 2 months.
- Pre-existing conditions have a 24-month waiting period.
- Cancer coverage is provided after 12 months of continuous coverage, if a pre-existing cancer condition did not exist prior to or at the time of application.
- Qualified dependents are under the age of 20. Ages 20-26 can qualify as a dependent, if proven to be a full-time student.
- The Consult Fee is in addition to the cost of your specialty visit and does not apply toward your annual MSRA.
- ER visits are subject to review, and are meant only for life threatening situations. Maximum out-of-pocket is \$300 or \$500 depending on plan chosen.
- Maternity benefits are unavailable for the first 10 months.

Plans follow standard claim eligibility review protocols described in the plan but are not a promise to pay. Sharing is available for all eligible claims. Any unpaid medical bills are the liability of the member. You should review all limitations to ensure this meets your medical and financial needs.

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\$5,000 MSRA (Per Member)

Age*	Value			Plus			Premium		
	Single	Member +1	Family	Single	Member +1	Family	Single	Member +1	Family
0-29	\$187.85	\$317.85	\$408.85	\$233.35	\$337.35	\$467.35	\$265.85	\$369.85	\$512.85
30-39	\$231.20	\$391.20	\$503.20	\$287.20	\$415.20	\$575.20	\$327.20	\$455.20	\$631.20
40-49	\$260.10	\$440.10	\$566.10	\$323.10	\$467.10	\$647.10	\$368.10	\$512.10	\$710.10
50-59	\$289.00	\$489.00	\$629.00	\$359.00	\$519.00	\$719.00	\$409.00	\$569.00	\$789.00
60-64	\$346.80	\$586.80	\$754.80	\$430.80	\$622.80	\$862.80	\$490.80	\$682.80	\$946.80

\$7,500 MSRA (Per Member)

Age*	Value			Plus			Premium		
	Single	Member +1	Family	Single	Member +1	Family	Single	Member +1	Family
0-29	\$168.35	\$291.85	\$389.35	\$213.85	\$317.85	\$428.35	\$233.35	\$343.85	\$480.35
30-39	\$207.20	\$359.20	\$479.20	\$263.20	\$391.20	\$527.20	\$287.20	\$423.20	\$591.20
40-49	\$233.10	\$404.10	\$539.10	\$296.10	\$440.10	\$593.10	\$323.10	\$476.10	\$665.10
50-59	\$259.00	\$449.00	\$599.00	\$329.00	\$489.00	\$659.00	\$359.00	\$529.00	\$739.00
60-64	\$310.80	\$538.80	\$718.80	\$394.80	\$586.80	\$790.80	\$430.80	\$634.80	\$886.80

\$10,000 MSRA (Per Member)

Age*	Value			Plus			Premium		
	Single	Member +1	Family	Single	Member +1	Family	Single	Member +1	Family
0-29	\$142.35	\$259.35	\$356.85	\$174.85	\$291.85	\$382.85	\$207.35	\$317.85	\$421.85
30-39	\$175.20	\$319.20	\$439.20	\$215.20	\$359.20	\$471.20	\$255.20	\$391.20	\$519.20
40-49	\$197.10	\$359.10	\$494.10	\$242.10	\$404.10	\$530.10	\$287.10	\$440.10	\$584.10
50-59	\$219.00	\$399.00	\$549.00	\$269.00	\$449.00	\$589.00	\$319.00	\$489.00	\$649.00
60-64	\$262.80	\$478.80	\$658.80	\$322.80	\$538.80	\$706.80	\$382.80	\$586.80	\$778.80

Administrative and Conditional Fees:

- \$125 one-time application fee per enrollment
- Add \$60 for persons who smoke
- Add Additional \$130 per member for additional \$500,000 per incident rider

* Primary Member must be at least 18 years of age; Monthly rate is based on eldest eligible family member.

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