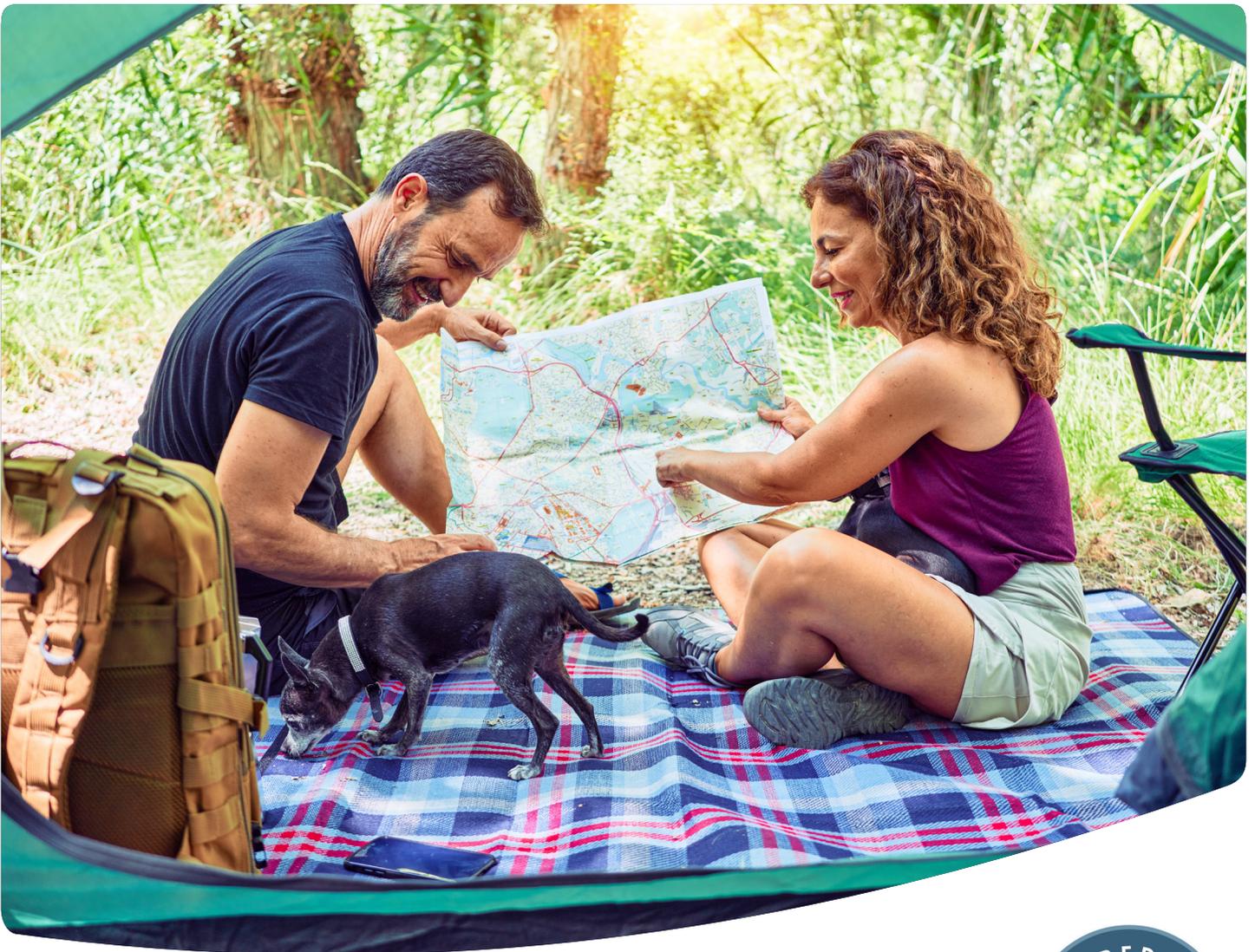




## 2024 Individual Plans



**Local. Personal. Flexible.**

Find a plan that's right for you.

[ChoosePHPMI.com](https://ChoosePHPMI.com) | [HealthCare.gov](https://HealthCare.gov) | [Sales@phpmm.org](mailto:Sales@phpmm.org)



Physicians Health Plan (PHP) is NCQA Accredited for its Commercial HMO and POS plans.

# Care Where You Live, Work, and Play

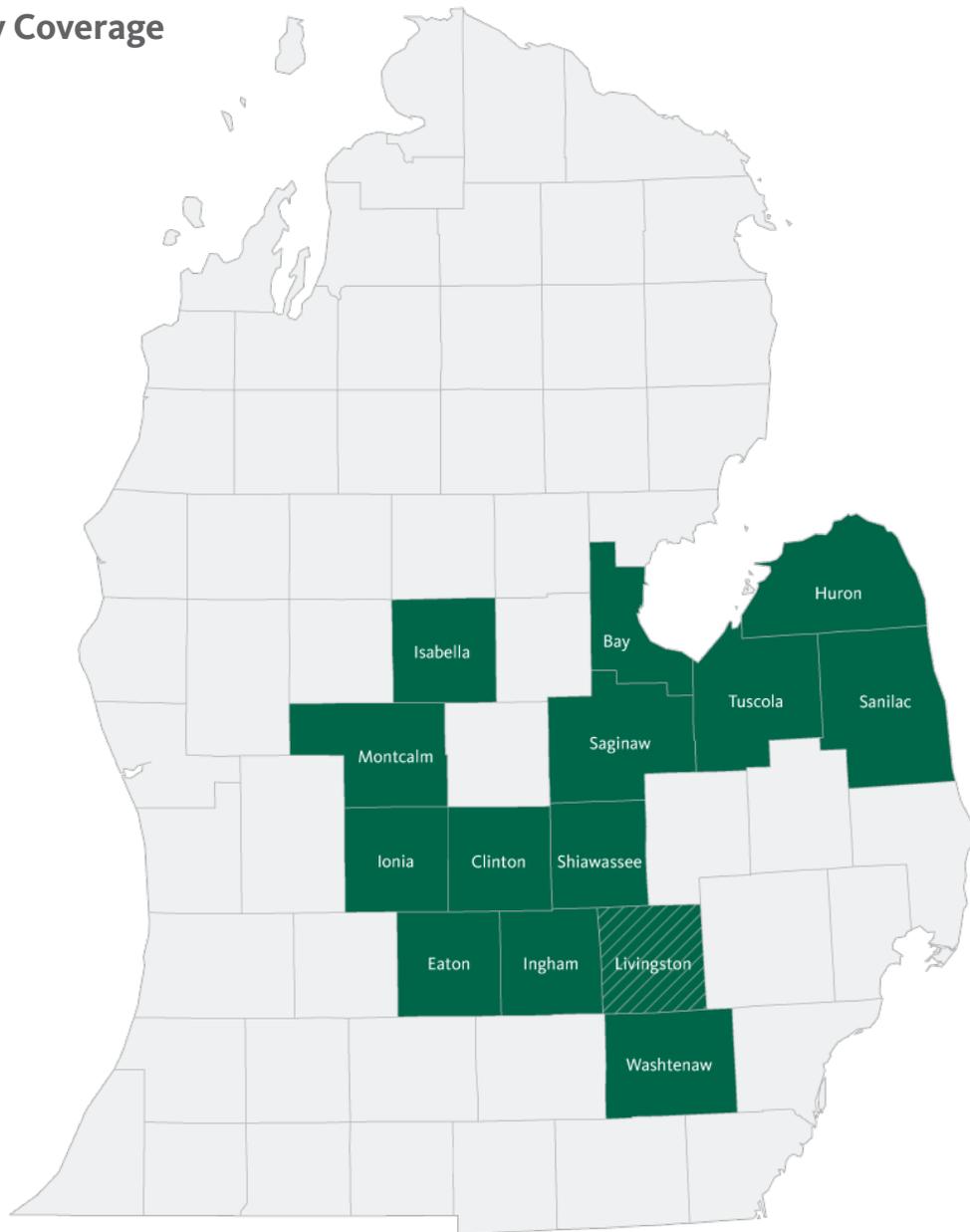
For more than 40 years, Physicians Health Plan (PHP) has been providing the people of Michigan — people like you — access to high-quality, affordable care so you can live your best life.

**If you live in any of the counties shaded in green, you are eligible to enroll in our individual and family plans.**

## Partial County Coverage

### Livingston

- 48114
- 48116
- 48169

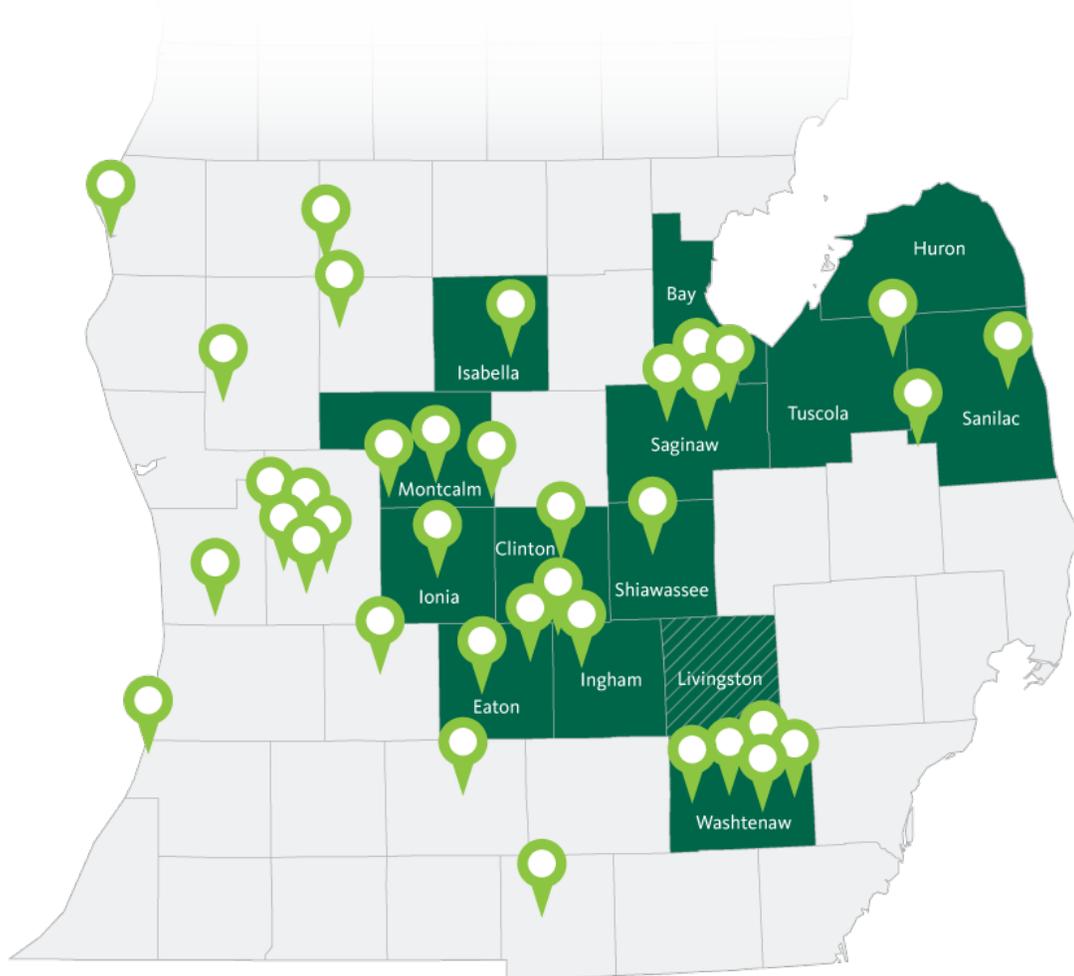


Regardless of where you live, our individual and family plans provide access to a statewide network of providers, hospitals, and pharmacies, including at Michigan's top health systems to ensure you and your family receive quality care wherever you go.\*



\*For a complete list of doctors, hospitals, and pharmacies, go to [ChoosePHPMI.com](https://www.ChoosePHPMI.com) and select "Find a Doctor."

 **IN-NETWORK HOSPITAL**



## Value-Added Benefits

### No Referrals

Need to see an in-network specialist? No problem, and **no referral needed**.

You have access to a statewide network of specialists you can see without a referral from your primary care provider.

### 24/7 Care



Through our partnership with Amwell, you have access to 24/7 virtual care with board-certified doctors for urgent care for common illnesses, prescription drugs, and behavioral healthcare.

### Prescription Drug Coverage



We partner with CVS Caremark, one of the nation's largest pharmacy benefit managers (PBMs) to ensure you have access to affordable medications, as well as the tools, services, and support you need to stay on a path to better health.

### Healthy Living Discounts



LifeBalance offers local, regional, and national discounts on a variety of healthy living products and activities, such as athletic wear, fitness and outdoor adventures, and discounts on food & dining, entertainment, popular lifestyle brands, and more.

New discounts are added regularly. To find out more, visit the PHP LifeBalance website at [PHP.LifeBalanceProgram.com](https://PHP.LifeBalanceProgram.com) and create an account.

# Member Portal



Your MyPHP member portal makes accessing your benefits and other useful tools easier.



View plan details, including benefit and claim information



View your digital ID card and request additional ID cards



Grant/deny access to your account



Search for in-network providers



Review personal information



Access your health and wellness portal

# Best-in-Class Customer Service



PHP members consistently rate our customer service as one of the best in the state.\* And for good reason.



Our average speed to answer is just 21 seconds



Issues are owned and resolved by the same Customer Service Representative, members aren't transferred to different departments



For more complex issues, our team of Senior Customer Service Representatives and Supervisors are ready to help address members' concerns



Our customer service team is located right here in Michigan

\*2023 Consumer Assessment of Healthcare Providers and Systems (CAHPS®)

# 2024 Individual Plan Benefits

Benefits	GOLD			SILVER	
	PHP HMO Exclusive Gold Classic	PHP HMO Exclusive Gold Standard	PHP HMO Exclusive Gold Select	PHP HMO Exclusive Silver Select Plus	PHP HMO Exclusive Silver Choice Off Exchange Only
Single Deductible	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000
Family Deductible	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000
Member Coinsurance	20%	25%	30%	40%	30%
Single Maximum Out-of-Pocket	\$8,000	\$8,700	\$6,800	\$8,250	\$8,500
Family Maximum Out-of-Pocket	\$16,000	\$17,400	\$13,600	\$16,500	\$17,000
Primary Care Provider/ Office Visit	\$30	\$30	\$30	\$40	\$35
Outpatient Mental Health	\$30	\$30	\$30	\$40	\$35
Specialist	\$50	\$60	\$60	40%*	\$60
Urgent Care	\$75	\$45	\$75	40%*	\$60
ER	20%*	25%*	30%*	40%*	30%*
Prescription (4-Tier or 6-Tier)	\$5	\$15	\$5	\$15	\$15
	\$20	\$30	\$20	\$40	\$40
	\$60	\$60	\$60	50%*	50%*
	\$80	\$250	\$80	50%*	50%*
	20%	-	20%	50%*	50%*
	40%	-	40%	50%*	50%*
Hi Tech Imaging	\$150*	25%*	\$150*	40%*	\$350*
ST/PT/OT	\$50*	\$30	\$60*	40%*	\$60
Chiropractor	\$30*	\$30*	\$30*	40%*	30%*

SILVER			BRONZE			CATASTROPHIC
PHP HMO Exclusive Silver Core Off Exchange Only	PHP HMO Exclusive Silver Standard	PHP HMO Exclusive Silver	PHP HMO Exclusive Bronze	PHP HMO Exclusive Bronze HSA	PHP HMO Exclusive Bronze Standard	PHP HMO Exclusive Catastrophic
\$5,000	\$5,900	\$7,000	\$6,500	\$7,100	\$7,500	\$9,450
\$10,000	\$11,800	\$14,000	\$13,000	\$14,200	\$15,000	\$18,900
30%	40%	40%	50%	0%	50%	0%
\$9,100	\$9,100	\$8,000	\$8,500	\$7,100	\$9,400	\$9,450
\$18,200	\$18,200	\$16,000	\$17,000	\$14,200	\$18,800	\$18,900
\$50	\$40	\$45	50%*	0%*	\$50	\$0**
\$50	\$40	\$45	50%*	0%*	\$50	0%*
\$80	\$80	\$80	50%*	0%*	\$100	0%*
\$60	\$60	\$85	50%*	0%*	\$75	0%*
30%*	40%*	40%*	50%*	0%*	50%*	0%*
\$15 \$40 \$75 \$200 30%* 30%*	\$20 \$40 \$80* \$350* - -	\$10 \$30 \$80 \$200 20% 40%	\$15 \$40 50%* 50%* 50%* 50%*	0%*	\$25 \$50* \$100* \$500* - -	0%*
30%*	40%*	\$150*	50%*	0%*	50%*	0%*
30%*	\$40	\$80*	50%*	0%*	\$50	0%*
\$30*	\$30*	\$30*	50%*	0%*	\$30*	0%*

\*After Deductible

\*\*3 PCP visits and preventive services paid 100%; otherwise all eligible expenses subject to deductible.



[PHPMichigan.com](http://PHPMichigan.com) | [Sales@phpmm.org](mailto:Sales@phpmm.org)