

2024 Individual Plans

	GOLD			SILVER					BRONZE			CATASTROPHIC
Benefits	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	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
Single Deductible	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$5,000	\$5,900	\$7,000	\$6,500	\$7,100	\$7,500	\$9,450
Family Deductible	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$10,000	\$11,800	\$14,000	\$13,000	\$14,200	\$15,000	\$18,900
Member Coinsurance	20%	25%	30%	40%	30%	30%	40%	40%	50%	0%	50%	0%
Single Maximum Out-of-Pocket	\$8,000	\$8,700	\$6,800	\$8,250	\$8,500	\$9,100	\$9,100	\$8,000	\$8,500	\$7,100	\$9,400	\$9,450
Family Maximum Out-of-Pocket	\$16,000	\$17,400	\$13,600	\$16,500	\$17,000	\$18,200	\$18,200	\$16,000	\$17,000	\$14,200	\$18,800	\$18,900
Primary Care Provider/ Office Visit	\$30	\$30	\$30	\$40	\$35	\$50	\$40	\$45	50%*	0%*	\$50	\$0**
Outpatient Mental Health	\$30	\$30	\$30	\$40	\$35	\$50	\$40	\$45	50%*	0%*	\$50	0%*
Specialist	\$50	\$60	\$60	40%*	\$60	\$80	\$80	\$80	50%*	0%*	\$100	0%*
Urgent Care	\$75	\$45	\$75	40%*	\$60	\$60	\$60	\$85	50%*	0%*	\$75	0%*
ER	20%*	25%*	30%*	40%*	30%*	30%*	40%*	40%*	50%*	0%*	50%*	0%*
Prescription (4-Tier or 6-Tier)	\$5 \$20 \$60 \$80 20% 40%	\$15 \$30 \$60 \$250 - -	\$5 \$20 \$60 \$80 20% 40%	\$15 \$40 50%* 50%* 50%* 50%*	\$15 \$40 50%* 50%* 50%* 50%*	\$15 \$40 \$75 \$200 30%* 30%*	\$20 \$40 \$80* \$350* -\$ -	\$10 \$30 \$80 \$200 -\$ 40%	\$15 \$40 50%* 50%* 50%* 50%*	0%*	\$25 \$50* \$100* \$500* -\$ -	0%*
Hi Tech Imaging	\$150*	25%*	\$150*	40%*	\$350*	30%*	40%*	\$150*	50%*	0%*	50%*	0%*
ST/PT/OT	\$50*	\$30	\$60*	40%*	\$60	30%*	\$40	\$80*	50%*	0%*	\$50	0%*
Chiropractor	\$30*	\$30*	\$30*	40%*	30%*	\$30*	\$30*	\$30*	50%*	0%*	\$30*	0%*

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