

IHA Health powered by Conquer – Medical Plan Comparison

5000 CLASSIC

BENEFIT SUMMARY	
PPO NATIONAL NETWORK	PHCS/MULTIPLAN
Individual Deductible	\$5,000 In / \$10,000 Out
Family Deductible	\$10,000 In / \$20,000 Out
Individual Max Out-of-Pocket	\$7,350 In / \$20,000 Out
Family Max Out-of-Pocket	\$14,700 In / \$40,000 Out
Preventive Care	100% Deductible Waived
Lifetime Max	No Maximum
Primary Care Visit Co-Pay	\$45
Specialist Care Visit Co-pay	\$90
Non-Network Primary & Specialist	Plan pays 60% after non-network deductible
Telemedicine coverage provided by MyIdealDr.com 855-879-4332 Group #MYIDR1695	
Laboratory & Diagnostic Services	
Facility	Plan pays 100% Deductible does not apply
Professional Fees	Plan pays 80% (After Deductible)
Radiology Services	
Facility (CT/PET/MRI/MRA/SPECT)	Plan pays 80% Deductible does not apply
Professional Fees	Plan pays 80% (After Deductible)
Free Standing Facility (x-ray & lab only)	Plan Pays 100% Deductible does not apply
Facility & Professional Services	
Emergency Room - Professional Fee	Plan pays 80% (After Deductible)
Emergency Room – Facility	80% of plan allowable Deductible does not apply
Inpatient Hospital - Physician Fees	Plan pays 80% (After Deductible)
Inpatient – Facility	80% of plan allowable Deductible does not apply
Outpatient – Physician	Plan pays 80% (After Deductible)
Outpatient Hospital – Facility	80% of plan allowable Deductible does not apply
Urgent Care Co-Pay	\$90 Subject to plan allowable
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
Preferred Brand	Retail: \$65 co-pay
Non-Preferred Brand	Retail: \$100 co-pay
Specialty - Not covered through Magellan; Subject to Calendar Year Deductible and Co-insurance	

NOTE: 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.