

IHA Health powered by Conquer – Medical Plan Comparison

5000 HSA

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	\$6,550 In / \$13,100 Out
Family Max Out-of-Pocket	\$13,100 In / \$40,000 Out
Preventive Care	100% Deductible Waived
Lifetime Max	No Maximum
Primary Care Visit Co-Pay	Plan pays 80% (After Deductible)
Specialist Care Visit Co-pay	Plan pays 80% (After Deductible)
Non-Network Primary & Specialist	Plan Pays 50% after non-network deductible
Telemedicine coverage provided by MyIdealDr.com 855-879-4332 Group #MYIDR1695	
Laboratory & Diagnostic Services	
Facility	Plan Pays 80% (After Deductible)
Professional Fees	Plan Pays 80% (After Deductible)
Radiology Services	
Facility (CT/PET/MRI/MRA/SPECT)	Plan Pays 80% (After Deductible)
Professional Fees	Plan Pays 80% (After Deductible)
Free Standing Facility (x-ray & lab only)	Plan Pays 80% (After Deductible)
Facility & Professional Services	
Emergency Room - Professional Fee	Plan pays 80% (After Deductible)
Emergency Room – Facility	Plan pays 80% (After Deductible)
Inpatient Hospital - Physician Fees	Plan pays 80% (After Deductible)
Inpatient – Facility	Plan pays 80% (After Deductible)
Outpatient – Physician	Plan pays 80% (After Deductible)
Outpatient Hospital – Facility	Plan pays 80% (After Deductible)
Urgent Care Co-Pay	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	Discount Card
Preferred Brand	Discount Card
Non-Preferred Brand	Discount Card
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.