A PRESBYTERIAN

Presbyterian Health Plan, Inc. Presbyterian Insurance Company, Inc.

VANTAGE HSA- HDHP ²	Vantage HSA \$1500/0% Vantage HSA \$2000/0%		A \$2000/0%	Vantage HSA \$2000/20%		Vantage HSA \$3000/0%		Vantage HSA \$3000/30%		Vantage HSA \$3000/50%		Vantage HSA \$3500/0%		Vantage HSA \$3500/30%		Vantage HSA \$4000/0%			
Product Identification Number(s):	IIP2	IIP20014		IIP20015		IIP20017		IIP20126		IIP20128		IIP20127		IIP20030		IIP20031		IIP20032	
In- or Out-of-Network	In-Network	Out-of- Network	In-Network	Out-of- Network	In-Network	Out-of- Network	In-Network	Out-of- Network	In-Network	Out-of- Network	In-Network	Out-of- Network	In-Network	Out-of- Network	In-Network	Out-of- Network	In-Network	Out-of- Network	
Deductible	\$1500	\$3000	\$2000	\$4000	\$2000	\$4000	\$3000	\$6000	\$3000	\$6000	\$3000	\$6000	\$3500	\$7000	\$3500	\$7000	\$4000	\$8000	
	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual	
	\$3000	\$6000	\$4000	\$8000	\$4000	\$8000	\$6000	\$12000	\$6000	\$12000	\$6000	\$12000	\$7000	\$14000	\$7000	\$14000	\$8000	\$16000	
	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	
Co-Insurance	0% After	30% After	0% After	30% After	20% After	40% After	0% After	30% After	30% After	50% After	50% After	50% After	0% After	50% After	30% After	50% After	0% After	50% After	
	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	
Out-of-Pocket Maximum	\$1500	\$6000	\$2000	\$8000	\$4000	\$8000	\$3000	\$12000	\$6350	\$6350	\$6350	\$6350	\$3500	\$14000	\$6350	\$14000	\$4000	\$16000	
	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual	
	\$3000	\$12000	\$4000	\$16000	\$8000	\$16000	\$6000	\$24000	\$12700	\$12700	\$12700	\$12700	\$7000	\$28000	\$12700	\$28000	\$8000	\$32000	
	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	
Preventive Care	No Charge ¹	30% After Deductible	No Charge ¹	30% After Deductible	No Charge ¹	40% After Deductible	No Charge ¹	30% After Deductible	No Charge ¹	50% Afte Deductible									
Primary Care Provider Visit	0% After	30% After	0% After	30% After	20% After	40% After	0% After	30% After	30% After	50% After	50% After	50% After	0% After	50% After	30% After	50% After	0% After	50% After	
	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	
Specialist Visit	0% After	30% After	0% After	30% After	20% After	40% After	0% After	30% After	30% After	50% After	50% After	50% After	0% After	50% After	30% After	50% After	0% After	50% Afte	
	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	
Diagnostic Lab	0% After	30% After	0% After	30% After	20% After	40% After	0% After	30% After	30% After	50% After	50% After	50% After	0% After	50% After	30% After	50% After	0% After	50% Afte	
	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductibl	
Diagnostic X-Ray	0% After	30% After	0% After	30% After	20% After	40% After	0% After	30% After	30% After	50% After	50% After	50% After	0% After	50% After	30% After	50% After	0% After	50% Afte	
	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	
Imaging CT/PET/MRI	0% After	30% After	0% After	30% After	20% After	40% After	0% After	30% After	30% After	50% After	50% After	50% After	0% After	50% After	30% After	50% After	0% After	50% Afte	
	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	
Urgent Care	0% After	0% After	0% After	0% After	20% After	20% After	0% After	0% After	30% After	30% After	50% After	50% After	0% After	0% After	30% After	30% After	0% After	0% After	
	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	
Emergency Room	0% After	0% After	0% After	0% After	20% After	20% After	0% After	0% After	30% After	30% After	50% After	50% After	0% After	0% After	30% After	30% After	0% After	0% After	
(plans with \$ copay includes all services)	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	
Inpatient Hospital	0% After	30% After	0% After	30% After	20% After	40% After	0% After	30% After	30% After	50% After	50% After	50% After	0% After	50% After	30% After	50% After	0% After	50% After	
	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	
Outpatient Hospital	0% After	30% After	0% After	30% After	20% After	40% After	0% After	30% After	30% After	50% After	50% After	50% After	0% After	50% After	30% After	50% After	0% After	50% After	
	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	
Durable Medical Equipment	0% After	30% After	0% After	30% After	20% After	40% After	0% After	30% After	30% After	50% After	50% After	50% After	0% After	50% After	30% After	50% After	0% After	50% Afte	
	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	
Retail Pharmacy Benefits Available	0% After	0% After	0% After	0% After	20% After	20% After	0% After	0% After	30% After	30% After	50% After	50% After	0% After	0% After	30% After	30% After	0% After	0% After	
	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductibl	
Is this plan Medicare Part D Creditable?	Creditable		Creditable		Creditable		Creditable		Creditable		Not Creditable		Creditable		Creditable		Creditable		
Embedded Deductible and Out of Pocket Maximum	Ν	No		No		No		Yes		Yes									

This plan is a Qualified High Deductible Plan (HDHP) - Qualified high deductible more, visit www.healthequity.com or call 1-866-346-5800.

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Presbyterian Health Plan, Inc.

Presbyterian Insurance Company, Inc.

VANTAGE HSA- HDHP ²	Vantage HSA \$4000/30%		Vantage HSA	\$5000/0%							
Product Identification Number(s):	IIP20033		IIP20016								
n- or Out-of-Network	In-Network	Out-of- Network	In-Network	Out-of- Network							
Deductible	\$4000 Individual/ \$8000 Family	\$8000 Individual/ \$16000 Family	\$5000 Individual/ \$10000 Family	\$10000 Individual/ \$20000 Family							
Co-Insurance	30% After Deductible	50% After Deductible	0% After Deductible	30% After Deductible							
Out-of-Pocket Maximum	\$6350 Individual/ \$12700 Family	\$16000 Individual/ \$32000 Family	\$5000 Individual/ \$10000 Family	\$20000 Individual/ \$40000 Family							
Preventive Care	No Charge ¹	50% After Deductible	No Charge ¹	30% After Deductible							
Primary Care Provider Visit	30% After Deductible	50% After Deductible	0% After Deductible	30% After Deductible							
Specialist Visit	30% After Deductible	50% After Deductible	0% After Deductible	30% After Deductible							
Diagnostic Lab	30% After Deductible	50% After Deductible	0% After Deductible	30% After Deductible							
Diagnostic X-Ray	30% After Deductible	50% After Deductible	0% After Deductible	30% After Deductible							
Imaging CT/PET/MRI	30% After Deductible	50% After Deductible	0% After Deductible	30% After Deductible							
Urgent Care	30% After Deductible	30% After Deductible	0% After Deductible	0% After Deductible							
Emergency Room (plans with \$ copay includes all services)	30% After Deductible	30% After Deductible	0% After Deductible	0% After Deductible							
npatient Hospital	30% After Deductible	50% After Deductible	0% After Deductible	30% After Deductible							
Dutpatient Hospital	30% After Deductible	50% After Deductible	0% After Deductible	30% After Deductible							
Durable Medical Equipment	30% After Deductible	50% After Deductible	0% After Deductible	30% After Deductible							
Retail Pharmacy Benefits Available	30% After Deductible	30% After Deductible	0% After Deductible	0% After Deductible							
s this plan Medicare Part D Creditable?	Creditable		Creditable								
Embedded Deductible and Out of Pocket Maximum	Yes		Yes								

¹ The Presbyterian Health Plan pays 100% for Clinical Preventive Health Services as outlined in the Affordable Care Act. Services include, but are not limited to: annual physical exam, colonoscopy, and routine immunizations. ² The benefit information provided is a brief summary, not a comprehensive description of benefits, limitations and/or exclusions. For more information, contact the plan at 1-800-356-2219 or refer to the Subscriber Agreement and or Summary of Benefits Coverage, which can be found online at <u>www.phs.org/formsanddocuments</u>.