

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

VANTAGE HDHP/HSA ¹				Vantage HDHP/HSA \$2,000/20%		Vantage HDHP/HSA \$3,200/0%		Vantage HDHP/HSA \$3,200/30%		Vantage HDHP/HSA \$3,200/50%		Vantage HDHP/HSA \$3,500/0%		Vantage HDHP/HSA \$3,500/30%		Vantage HDHP/HSA \$3,500/50%		Vantage HDHP/HSA \$4,000/0%	
Product Identification Number(s):	IIP20015		IIP20017		IIP20158		IIP20159		IIP20160		IIP20030		IIP20031		IIP20172		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 (Ded)	\$2,000	\$4,000	\$2,000	\$4,000	\$3,200	\$6,400	\$3,200	\$6,400	\$3,200	\$6,400	\$3,500	\$7,000	\$3,500	\$7,000	\$3,500	\$7,000	\$4,000	\$8,000	
	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	
	\$4,000	\$8,000	\$4,000	\$8,000	\$6,400	\$12,800	\$6,400	\$12,800	\$6,400	\$12,800	\$7,000	\$14,000	\$7,000	\$14,000	\$7,000	\$14,000	\$8,000	\$16,000	
	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	
Coinsurance	No Charge	30% After	20% After	40% After	No Charge	30% After	30% After	50% After	50% After	50% After	No Charge	50% After	30% After	50% After	50% After	50% After	No Charge	50% After	
	After Ded	Ded	Ded	Ded	After Ded	Ded	Ded	Ded	Ded	Ded	After Ded	Ded	Ded	Ded	Ded	Ded	After Ded	Ded	
Out-of-Pocket Maximum	\$2,000	\$8,000	\$4,000	\$8,000	\$3,200	\$12,800	\$6,350	\$6,400	\$6,350	\$6,400	\$3,500	\$14,000	\$6,350	\$14,000	\$7,000	\$14,000	\$4,000	\$16,000	
	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	Individual/	
	\$4,000	\$16,000	\$8,000	\$16,000	\$6,400	\$25,600	\$12,700	\$12,800	\$12,700	\$12,800	\$7,000	\$28,000	\$12,700	\$28,000	\$14,000	\$28,000	\$8,000	\$3,2000	
	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	Family	
Preventive Care	No Charge ²	30% After Ded	No Charge ²	40% After Ded	No Charge ²	30% After Ded	No Charge ²	50% After Ded	No Charge ²	50% After Ded	No Charge ²	50% After Ded	No Charge ²	50% After Ded	No Charge ²	50% After Ded	No Charge ²	50% After Ded	
Primary Care Provider Visit	No Charge	30% After	20% After	40% After	No Charge	30% After	30% After	50% After	50% After	50% After	No Charge	50% After	30% After	50% After	50% After	50% After	No Charge	50% After	
	After Ded	Ded	Ded	Ded	After Ded	Ded	Ded	Ded	Ded	Ded	After Ded	Ded	Ded	Ded	Ded	Ded	After Ded	Ded	
Specialist Visit	No Charge	30% After	20% After	40% After	No Charge	30% After	30% After	50% After	50% After	50% After	No Charge	50% After	30% After	50% After	50% After	50% After	No Charge	50% After	
	After Ded	Ded	Ded	Ded	After Ded	Ded	Ded	Ded	Ded	Ded	After Ded	Ded	Ded	Ded	Ded	Ded	After Ded	Ded	
Diagnostic Lab	No Charge	30% After	20% After	40% After	No Charge	30% After	30% After	50% After	50% After	50% After	No Charge	50% After	30% After	50% After	50% After	50% After	No Charge	50% After	
	After Ded	Ded	Ded	Ded	After Ded	Ded	Ded	Ded	Ded	Ded	After Ded	Ded	Ded	Ded	Ded	Ded	After Ded	Ded	
Diagnostic X-Ray	No Charge	30% After	20% After	40% After	No Charge	30% After	30% After	50% After	50% After	50% After	No Charge	50% After	30% After	50% After	50% After	50% After	No Charge	50% After	
	After Ded	Ded	Ded	Ded	After Ded	Ded	Ded	Ded	Ded	Ded	After Ded	Ded	Ded	Ded	Ded	Ded	After Ded	Ded	
Imaging CT/PET/MRI	No Charge	30% After	20% After	40% After	No Charge	30% After	30% After	50% After	50% After	50% After	No Charge	50% After	30% After	50% After	50% After	50% After	No Charge	50% After	
	After Ded	Ded	Ded	Ded	After Ded	Ded	Ded	Ded	Ded	Ded	After Ded	Ded	Ded	Ded	Ded	Ded	After Ded	Ded	
Urgent Care	No Charge	No Charge	20% After	20% After	No Charge	No Charge	30% After	30% After	50% After	50% After	No Charge	No Charge	30% After	30% After	50% After	30% After	No Charge	No Charge	
	After Ded	After Ded	Ded	Ded	After Ded	After Ded	Ded	Ded	Ded	Ded	After Ded	After Ded	Ded	Ded	Ded	Ded	After Ded	After Ded	
Emergency Room (plans with \$ copay includes all services)	No Charge	No Charge	20% After	20% After	No Charge	No Charge	30% After	30% After	50% After	50% After	No Charge	No Charge	30% After	30% After	50% After	30% After	No Charge	No Charge	
	After Ded	After Ded	Ded	Ded	After Ded	After Ded	Ded	Ded	Ded	Ded	After Ded	After Ded	Ded	Ded	Ded	Ded	After Ded	After Ded	
Inpatient Hospital	No Charge	30% After	20% After	40% After	No Charge	30% After	30% After	50% After	50% After	50% After	No Charge	50% After	30% After	50% After	50% After	50% After	No Charge	50% After	
	After Ded	Ded	Ded	Ded	After Ded	Ded	Ded	Ded	Ded	Ded	After Ded	Ded	Ded	Ded	Ded	Ded	After Ded	Ded	
Outpatient Hospital	No Charge	30% After	20% After	40% After	No Charge	30% After	30% After	50% After	50% After	50% After	No Charge	50% After	30% After	50% After	50% After	50% After	No Charge	50% After	
	After Ded	Ded	Ded	Ded	After Ded	Ded	Ded	Ded	Ded	Ded	After Ded	Ded	Ded	Ded	Ded	Ded	After Ded	Ded	
Durable Medical Equipment	No Charge	30% After	20% After	40% After	No Charge	30% After	30% After	50% After	50% After	50% After	No Charge	50% After	30% After	50% After	50% After	50% After	No Charge	50% After	
	After Ded	Ded	Ded	Ded	After Ded	Ded	Ded	Ded	Ded	Ded	After Ded	Ded	Ded	Ded	Ded	Ded	After Ded	Ded	
Retail Pharmacy 30-day supply																			
Tier 1 – Generic	No Charge	No Charge	20% After	20% After	No Charge	No Charge	30% After	30% After	50% After	50% After	No Charge	No Charge	30% After	30% After	50% After	50% After	No Charge	No Charge	
	After Ded	After Ded	Ded	Ded	After Ded	After Ded	Ded	Ded	Ded	Ded	After Ded	After Ded	Ded	Ded	Ded	Ded	After Ded	After Ded	
Tier 2 – Preferred Brand	No Charge	No Charge	20% After	20% After	No Charge	No Charge	30% After	30% After	50% After	50% After	No Charge	No Charge	30% After	30% After	50% After	50% After	No Charge	No Charge	
	After Ded	After Ded	Ded	Ded	After Ded	After Ded	Ded	Ded	Ded	Ded	After Ded	After Ded	Ded	Ded	Ded	Ded	After Ded	After Ded	
Tier 3 – Non-Preferred	No Charge	No Charge	20% After	20% After	No Charge	No Charge	30% After	30% After	50% After	50% After	No Charge	No Charge	30% After	30% After	50% After	50% After	No Charge	No Charge	
	After Ded	After Ded	Ded	Ded	After Ded	After Ded	Ded	Ded	Ded	Ded	After Ded	After Ded	Ded	Ded	Ded	Ded	After Ded	After Ded	
Tier 4 – Self-Administered Specialty	No Charge	Not	20% After	Not	No Charge	Not	30% After	Not	50% After	Not	No Charge	Not	30% After	Not	50% After	Not	No Charge	Not	
	After Ded	Covered	Ded	Covered	After Ded	Covered	Ded	Covered	Ded	Covered	After Ded	Covered	Ded	Covered	Ded	Covered	After Ded	Covered	
Is this plan Medicare Part D Creditable?	Creditable		Creditable		Creditable		Creditable		Creditable		Creditable		Creditable		Creditable		Creditable		
Embedded Ded and Out of Pocket Maximum	<u>'</u>			lo	No		Yes		Yes		Yes		Yes		Yes		Yes		

This plan is a Qualified High Ded Plan (HDHP) - Qualified high Ded health plans can be used with a member-owned, portable Health Savings Account (HSA). Through our partnership with HealthEquity®, members can conveniently open an HSA to pay for qualified out-of-pocket medical expenses tax-free. To learn more, visit www.healthequity.com or call 1-866-346-5800.

MPC102445 PBHP-134301818



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

VANTAGE HDHP/HSA ¹	Vantage HDHP/HSA \$4,000/30% IIP20033		Vantage HDHP/HSA \$5000/0% IIP20016		Vantage HDHP/HSA \$5000/30% IIP20148							
Product Identification Number(s):												
In- or Out-of-Network	In-Network	Out-of- Network	In-Network	Out-of- Network	In-Network	Out-of- Network						
Deductible (Ded)	\$4,000 Individual/ \$8,000 Family	\$8,000 Individual/ \$16,000 Family	\$5000 Individual/ \$10000 Family	\$10000 Individual/ \$2,0000 Family	\$5000 Individual/ \$10000 Family	\$10000 Individual/ \$2,0000 Family						
Coinsurance	30% After Ded	50% After Ded	0% After Ded	30% After Ded	30% After Ded	50% After Ded						
Out-of-Pocket Maximum	\$6,350 Individual/ \$12,700 Family	\$16,000 Individual/ \$3,2000 Family	\$5000 Individual/ \$10000 Family	\$2,0000 Individual/ \$4,0000 Family	\$7500 Individual/ \$15000 Family	\$15000 Individual/ \$30000 Family						
Preventive Care	No Charge ²	50% After Ded	No Charge ²	30% After Ded	No Charge ²	50% After Ded						
Primary Care Provider Visit	30% After Ded	50% After Ded	No Charge After Ded	30% After Ded	30% After Ded	50% After Ded						
Specialist Visit	30% After Ded	50% After Ded	No Charge After Ded	30% After Ded	30% After Ded	50% After Ded						
Diagnostic Lab	30% After Ded	50% After Ded	No Charge After Ded	30% After Ded	30% After Ded	50% After Ded						
Diagnostic X-Ray	30% After Ded	50% After Ded	No Charge After Ded	30% After Ded	30% After Ded	50% After Ded						
Imaging CT/PET/MRI	30% After Ded	50% After Ded	No Charge After Ded	30% After Ded	30% After Ded	50% After Ded						
Urgent Care	30% After Ded	30% After Ded	No Charge After Ded	No Charge After Ded	30% After Ded	30% After Ded						
Emergency Room (plans with \$ copay includes all services)	30% After Ded	30% After Ded	No Charge After Ded	No Charge After Ded	30% After Ded	30% After Ded						
Inpatient Hospital	30% After Ded	50% After Ded	No Charge After Ded	30% After Ded	30% After Ded	50% After Ded						
Outpatient Hospital	30% After Ded	50% After Ded	No Charge After Ded	30% After Ded	30% After Ded	50% After Ded						
Durable Medical Equipment	30% After Ded	50% After Ded	No Charge After Ded	30% After Ded	30% After Ded	50% After Ded						
Retail Pharmacy 30-day supply												
Tier 1 – Generic	30% After Ded	30% After Ded	No Charge After Ded	No Charge After Ded	30% After Ded	30% After Ded						
Tier 2 – Preferred Brand	30% After Ded	30% After Ded	No Charge After Ded	No Charge After Ded	30% After Ded	30% After Ded						
Tier 3 – Non-Preferred	30% After Ded	30% After Ded	No Charge After Ded	No Charge After Ded	30% After Ded	30% After Ded						
Tier 4 – Self-Administered Specialty	30% After Ded	Not Covered	No Charge After Ded	Not Covered	30% After Ded	Not Covered						
Is this plan Medicare Part D Creditable?	Creditable		Creditable		Creditable							
Embedded Ded and Out of Pocket Maximum Yes		Yes		Yes								

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^{1.} 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 www.phs.org/formsanddocuments. ² 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. For information on Presbyterian Health Plan's Nondiscrimination Notice, go to https://www.phs.org/nondiscrimination