



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

SMARTCARE – HMO ¹	Smart Care Customized \$250 / \$30		Smart Care Customized \$500 / \$30		Smart Care Customized \$750 / \$15		Smart Care Customized \$750 / \$30		Smart Care Customized \$1,000 / \$0	
Product Identification Number(s):	HHH20013		HHH20015		HHH20035		HHH20014		HHH20031	
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
Deductible	\$250 Individual/ \$500 Family	Not Covered	\$500 Individual/ \$1,000 Family	Not Covered	\$750 Individual/ \$1,500 Family	Not Covered	\$750 Individual/ \$1,500 Family	Not Covered	\$1,000 Individual/ \$2,000 Family	Not Covered
Coinsurance	30% After Deductible	Not Covered	30% After Deductible	Not Covered	50% After Deductible	Not Covered	30% After Deductible	Not Covered	20% After Deductible	Not Covered
Out-of-Pocket Maximum	\$2,750 Individual/ \$5,500 Family	Not Covered	\$3,000 Individual/ \$6,000 Family	Not Covered	\$6,850 Individual/ \$13,700 Family	Not Covered	\$3,250 Individual/ \$6,500 Family	Not Covered	\$6,600 Individual/ \$13,200 Family	Not Covered
Preventive Care	No Charge ²	Not Covered	No Charge ²	Not Covered	No Charge ²	Not Covered	No Charge ²	Not Covered	No Charge ²	Not Covered
Primary Care Provider Visit	\$30 Per Visit ³	Not Covered	\$30 Per Visit ³	Not Covered	\$15 Per Visit ³	Not Covered	\$30 Per Visit ³	Not Covered	No Charge ³	Not Covered
Video Visit	No Charge ³	Not Covered	No Charge ³	Not Covered	No Charge ³	Not Covered	No Charge ³	Not Covered	No Charge ³	Not Covered
Specialist Visit	\$40 Per Visit ³	Not Covered	\$40 Per Visit ³	Not Covered	\$40 Per Visit ³	Not Covered	\$40 Per Visit ³	Not Covered	\$25 Per Visit ³	Not Covered
Diagnostic Lab	No Charge ³	Not Covered	No Charge ³	Not Covered	No Charge ³	Not Covered	No Charge ³	Not Covered	No Charge ³	Not Covered
Diagnostic X-Ray	No Charge ³	Not Covered	No Charge ³	Not Covered	No Charge ³	Not Covered	No Charge ³	Not Covered	No Charge ³	Not Covered
Imaging CT/PET/MRI	\$50 Per Test ³	Not Covered	\$50 Per Test ³	Not Covered	\$250 Per Test ³	Not Covered	\$50 Per Test ³	Not Covered	\$250 Per Test ³	Not Covered
Urgent Care	\$40 Per Visit ³	\$40 Per Visit ³	\$40 Per Visit ³	\$40 Per Visit ³	\$40 Per Visit ³	\$40 Per Visit ³	\$40 Per Visit ³	\$40 Per Visit ³	\$25 Per Visit ³	\$25 Per Visit ³
Emergency Room (plans with \$ copay includes all services)	\$100 Per Visit ³	\$100 Per Visit ³	\$100 Per Visit ³	\$100 Per Visit ³	\$200 Per Visit ³	\$200 Per Visit ³	\$100 Per Visit ³	\$100 Per Visit ³	\$150 Per Visit ³	\$150 Per Visit ³
Inpatient Hospital	30% After Deductible	Not Covered	30% After Deductible	Not Covered	\$1,500 Per Admission ³	Not Covered	30% After Deductible	Not Covered	20% After Deductible	Not Covered
Outpatient Hospital	30% After Deductible	Not Covered	30% After Deductible	Not Covered	50% After Deductible	Not Covered	30% After Deductible	Not Covered	20% After Deductible	Not Covered
Durable Medical Equipment	30% After Deductible	Not Covered	30% After Deductible	Not Covered	50% After Deductible	Not Covered	30% After Deductible	Not Covered	20% After Deductible	Not Covered
Retail Pharmacy 30-day supply										
Tier 1 – Generic	\$10 Copay	Not Covered	\$10 Copay	Not Covered	\$10 Copay	Not Covered	\$10 Copay	Not Covered	\$10 Copay	Not Covered
Tier 2 – Preferred Brand	\$35 Copay	Not Covered	\$35 Copay	Not Covered	\$35 Copay	Not Covered	\$35 Copay	Not Covered	\$35 Copay	Not Covered
Tier 3 – Non-Preferred	\$55 Copay	Not Covered	\$55 Copay	Not Covered	\$55 Copay	Not Covered	\$55 Copay	Not Covered	\$55 Copay	Not Covered
Tier 4 – Self-Administered Specialty	20% Coinsurance to Max. of \$400 Per Prescription	Not Covered	20% Coinsurance to Max. of \$400 Per Prescription	Not Covered	20% Coinsurance to Max. of \$400 Per Prescription	Not Covered	20% Coinsurance to Max. of \$400 Per Prescription	Not Covered	20% Coinsurance to Max. of \$400 Per Prescription	Not Covered
Is this plan Medicare Part D Creditable?	Creditable		Creditable		Creditable		Creditable		Creditable	
Prescription Drug Benefit Packages – See separate benefit grid for Prescription Drug Benefit Options										

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 Group 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. ³ Deductible does not apply. For information on Presbyterian Health Plan's Nondiscrimination Notice, go to <https://www.phs.org/nondiscrimination>.



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SMARTCARE – HMO ¹	Smart Care Customized \$1,000 / \$20		Smart Care Customized \$1,250 / \$30		Smart Care Customized \$1,500 / \$30		Smart Care Customized \$2,000 / \$30		Smart Care Customized \$3,000 / \$30	
Product Identification Number(s):	HHH20032		HHH20016		HHH20054		HHH20017		HHH20039	
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
Deductible	\$1,000 Individual/ \$2,000 Family	Not Covered	\$1,250 Individual/ \$2,500 Family	Not Covered	\$1,500 Individual/ \$3,000 Family	Not Covered	\$2,000 Individual/ \$4,000 Family	Not Covered	\$3,000 Individual/ \$6,000 Family	Not Covered
Coinsurance	20% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered
Out-of-Pocket Maximum	\$3,600 Individual/ \$7,200 Family	Not Covered	\$6,350 Individual/ \$12,700 Family	Not Covered	\$4,500 Individual/ \$9,000 Family	Not Covered	\$6,350 Individual/ \$12,700 Family	Not Covered	\$6,350 Individual/ \$12,700 Family	Not Covered
Preventive Care	No Charge ²	Not Covered	No Charge ²	Not Covered	No Charge ²	Not Covered	No Charge ²	Not Covered	No Charge ²	Not Covered
Primary Care Provider Visit	\$20 Per Visit ³	Not Covered	\$30 Per Visit ³	Not Covered	\$30 Per Visit ³	Not Covered	\$30 Per Visit ³	Not Covered	\$30 Per Visit ³	Not Covered
Video Visit	No Charge ³	Not Covered	No Charge ³	Not Covered	No Charge ³	Not Covered	No Charge ³	Not Covered	No Charge ³	Not Covered
Specialist Visit	\$50 Per Visit ³	Not Covered	\$40 Per Visit ³	Not Covered	\$40 Per Visit ³	Not Covered	\$40 Per Visit ³	Not Covered	\$40 Per Visit ³	Not Covered
Diagnostic Lab	No Charge ³	Not Covered	No Charge ³	Not Covered	No Charge ³	Not Covered	No Charge ³	Not Covered	No Charge ³	Not Covered
Diagnostic X-Ray	No Charge ³	Not Covered	No Charge ³	Not Covered	No Charge ³	Not Covered	No Charge ³	Not Covered	No Charge ³	Not Covered
Imaging CT/PET/MRI	\$250 Per Test ³	Not Covered	\$50 Per Test ³	Not Covered	\$200 Per Test ³	Not Covered	\$50 Per Test ³	Not Covered	\$200 Per Test ³	Not Covered
Urgent Care	\$50 Per Visit ³	\$50 Per Visit ³	\$40 Per Visit ³	\$40 Per Visit ³	\$40 Per Visit ³	\$40 Per Visit ³	\$40 Per Visit ³	\$40 Per Visit ³	\$40 Per Visit ³	\$40 Per Visit ³
Emergency Room (plans with \$ copay includes all services)	\$150 Per Visit ³	\$150 Per Visit ³	\$100 Per Visit ³	\$100 Per Visit ³	\$200 Per Visit ³	\$200 Per Visit ³	\$100 Per Visit ³	\$100 Per Visit ³	\$300 Per Visit ³	\$300 Per Visit ³
Inpatient Hospital	20% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered
Outpatient Hospital	20% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered
Durable Medical Equipment	20% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered
Retail Pharmacy 30-day supply										
Tier 1 – Generic	\$10 Copay	Not Covered	\$10 Copay	Not Covered	\$10 Copay	Not Covered	\$10 Copay	Not Covered	\$10 Copay	Not Covered
Tier 2 – Preferred Brand	\$35 Copay	Not Covered	\$35 Copay	Not Covered	\$35 Copay	Not Covered	\$35 Copay	Not Covered	\$35 Copay	Not Covered
Tier 3 – Non-Preferred	\$55 Copay	Not Covered	\$55 Copay	Not Covered	\$55 Copay	Not Covered	\$55 Copay	Not Covered	\$55 Copay	Not Covered
Tier 4 – Self-Administered Specialty	20% Coinsurance to Max. of \$400 Per Prescription	Not Covered	20% Coinsurance to Max. of \$400 Per Prescription	Not Covered	20% Coinsurance to Max. of \$400 Per Prescription	Not Covered	20% Coinsurance to Max. of \$400 Per Prescription	Not Covered	20% Coinsurance to Max. of \$400 Per Prescription	Not Covered
Is this plan Medicare Part D Creditable?	Creditable		Creditable		Creditable		Creditable		Creditable	
Prescription Drug Benefit Packages – See separate benefit grid for Prescription Drug Benefit Options										

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SMARTCARE – HMO ¹	Smart Care Customized \$4,000 / \$30		Smart Care Customized \$5,000 / \$30		Smart Care Customized \$5,000 / \$30		Smart Care Customized \$5,000 / \$30	
Product Identification Number(s):	HHH20040		HHH20288		HHH20338		HHH20339	
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
Deductible	\$4,000 Individual/ \$8,000 Family	Not Covered	\$5,000 Individual/ \$10,000 Family	Not Covered	\$5,000 Individual/ \$10,000 Family	Not Covered	\$5,000 Individual/ \$10,000 Family	Not Covered
Coinsurance	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered
Out-of-Pocket Maximum	\$6,350 Individual/ \$12,700 Family	Not Covered	\$7,000 Individual/ \$14,000 Family	Not Covered	\$7,000 Individual/ \$14,000 Family	Not Covered	\$7,000 Individual/ \$14,000 Family	Not Covered
Preventive Care	No Charge ²	Not Covered	No Charge ²	Not Covered	No Charge ²	Not Covered	No Charge ²	Not Covered
Primary Care Provider Visit	\$30 Per Visit ³	Not Covered	\$30 Per Visit ³	Not Covered	\$30 Per Visit ³	Not Covered	\$30 Per Visit ³	Not Covered
Video Visit	No Charge ³	Not Covered	No Charge ³	Not Covered	No Charge ³	Not Covered	No Charge ³	Not Covered
Specialist Visit	\$40 Per Visit ³	Not Covered	\$40 Per Visit ³	Not Covered	\$40 Per Visit ³	Not Covered	\$40 Per Visit ³	Not Covered
Diagnostic Lab	No Charge ³	Not Covered	No Charge ³	Not Covered	No Charge ³	Not Covered	No Charge ³	Not Covered
Diagnostic X-Ray	No Charge ³	Not Covered	No Charge ³	Not Covered	No Charge ³	Not Covered	No Charge ³	Not Covered
Imaging CT/PET/MRI	\$200 Per Test ³	Not Covered	\$200 Per Test ³	Not Covered	\$200 Per Test ³	Not Covered	\$200 Per Test ³	Not Covered
Urgent Care	\$40 Per Visit ³	\$40 Per Visit ³	\$40 Per Visit ³	\$40 Per Visit ³	\$40 Per Visit ³	\$40 Per Visit ³	\$40 Per Visit ³	\$40 Per Visit ³
Emergency Room (plans with \$ copay includes all services)	\$300 Per Visit ³	\$300 Per Visit ³	\$300 Per Visit ³	\$300 Per Visit ³	\$300 Per Visit ³	\$300 Per Visit ³	\$300 Per Visit ³	\$300 Per Visit ³
Inpatient Hospital	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered
Outpatient Hospital	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered
Durable Medical Equipment	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered
Retail Pharmacy 30-day supply								
Tier 1 – Generic	\$10 Copay	Not Covered	\$10 Copay	Not Covered	\$10 Copay	Not Covered	\$10 Copay	Not Covered
Tier 2 – Preferred Brand	\$35 Copay	Not Covered	\$20 Copay	Not Covered	\$30 Copay	Not Covered	\$35 Copay	Not Covered
Tier 3 – Non-Preferred	\$55 Copay	Not Covered	\$40 Copay	Not Covered	\$50 Copay	Not Covered	\$55 Copay	Not Covered
Tier 4 – Self-Administered Specialty	20% Coinsurance to Max. of \$400 Per Prescription	Not Covered	20% Coinsurance to Max. of \$400 Per Prescription	Not Covered	20% Coinsurance to Max. of \$400 Per Prescription	Not Covered	20% Coinsurance to Max. of \$400 Per Prescription	Not Covered
Is this plan Medicare Part D Creditable?	Creditable		Creditable		Creditable		Creditable	
Prescription Drug Benefit Packages – See separate benefit grid for Prescription Drug Benefit Options								

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SMARTCARE – HMO ¹	Smart Care Customized \$6,000 / \$30		Smart Care Customized \$6,000 / \$30		Smart Care Customized \$6,000 / \$30	
Product Identification Number(s):	HHH20289		HHH20340		HHH20341	
In- or Out-of-Network	In Network	Out-of-Network	In Network	Out-of-Network	In Network	Out-of-Network
Deductible	\$6,000 Individual/ \$12,000 Family	Not Covered	\$6,000 Individual/ \$12,000 Family	Not Covered	\$6,000 Individual/ \$12,000 Family	Not Covered
Coinsurance	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered
Out-of-Pocket Maximum	\$7,500 Individual/ \$15,000 Family	Not Covered	\$7,000 Individual/ \$15,000 Family	Not Covered	\$7,500 Individual/ \$15,000 Family	Not Covered
Preventive Care	No Charge ²	Not Covered	No Charge ²	Not Covered	No Charge ²	Not Covered
Primary Care Provider Visit	\$30 Per Visit ³	Not Covered	\$30 Per Visit ³	Not Covered	\$30 Per Visit ³	Not Covered
Video Visit	No Charge ³	Not Covered	No Charge ³	Not Covered	No Charge ³	Not Covered
Specialist Visit	\$40 Per Visit ³	Not Covered	\$40 Per Visit ³	Not Covered	\$40 Per Visit ³	Not Covered
Diagnostic Lab	No Charge ³	Not Covered	No Charge ³	Not Covered	No Charge ³	Not Covered
Diagnostic X-Ray	No Charge ³	Not Covered	No Charge ³	Not Covered	No Charge ³	Not Covered
Imaging CT/PET/MRI	\$200 Per Test ³	Not Covered	\$200 Per Test ³	Not Covered	\$200 Per Test ³	Not Covered
Urgent Care	\$40 Per Visit ³	\$40 Per Visit ³	\$40 Per Visit ³	\$40 Per Visit ³	\$40 Per Visit ³	\$40 Per Visit ³
Emergency Room (plans with \$ copay includes all services)	\$300 Per Visit ³	\$300 Per Visit ³	\$300 Per Visit ³	\$300 Per Visit ³	\$300 Per Visit ³	\$300 Per Visit ³
Inpatient Hospital	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered
Outpatient Hospital	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered
Durable Medical Equipment	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered
Retail Pharmacy 30-day supply						
Tier 1 – Generic	\$10 Copay	Not Covered	\$10 Copay	Not Covered	\$10 Copay	Not Covered
Tier 2 – Preferred Brand	\$20 Copay	Not Covered	\$30 Copay	Not Covered	\$35 Copay	Not Covered
Tier 3 – Non-Preferred	\$40 Copay	Not Covered	\$50 Copay	Not Covered	\$55 Copay	Not Covered
Tier 4 – Self-Administered Specialty	20% Coinsurance to Max. of \$400 Per Prescription	Not Covered	20% Coinsurance to Max. of \$400 Per Prescription	Not Covered	20% Coinsurance to Max. of \$400 Per Prescription	Not Covered
Is this plan Medicare Part D Creditable?	Creditable		Creditable		Creditable	
Prescription Drug Benefit Packages – See separate benefit grid for Prescription Drug Benefit Options						

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