

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

SMARTCARE – HMO <sup>1</sup>	Smart Care \$500 HHH20009		Smart Care \$750 HHH20010		Smart Care \$1,250 HHH20008		Smart Care \$2,000 HHH20011		Smart Care \$3,000 HHH20036		Smart Care \$4,000 HHH20037		Smart Care \$5,000 HHH20038		Smart Care \$6,000 HHH20053	
Product Identification Number(s):																
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
Deductible	\$500 Individual/ \$1,000 Family	Not Covered	\$750 Individual/ \$1,500 Family	Not Covered	\$1,250 Individual/ \$2,500 Family	Not Covered	\$2,000 Individual/ \$4,000 Family	Not Covered	\$3,000 Individual/ \$6,000 Family	Not Covered	\$4,000 Individual/ \$8,000 Family	Not Covered	\$5,000 Individual/ \$10,000 Family	Not Covered	\$6,000 Individual/ \$12,000 Family	Not Covered
Co-Insurance	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered	40% After Deductible	Not Covered	50% After Deductible	Not Covered
Out-of-Pocket Maximum	\$3,000 Individual/ \$6,000 Family	Not Covered	\$3,250 Individual/ \$6,500 Family	Not Covered	\$6,350 Individual/ \$12,700 Family	Not Covered	\$6,350 Individual/ \$12,700 Family	Not Covered	\$6,350 Individual/ \$12,700 Family	Not Covered	\$6,350 Individual/ \$12,700 Family	Not Covered	\$7,000 Individual/ \$14,000 Family	Not Covered	\$7,500 Individual/ \$15,000 Family	Not Covered
Preventive Care	No Charge <sup>2</sup>	Not Covered	No Charge <sup>2</sup>	Not Covered	No Charge <sup>2</sup>	Not Covered	No Charge <sup>2</sup>	Not Covered	No Charge <sup>2</sup>	Not Covered	No Charge <sup>2</sup>	Not Covered	No Charge <sup>2</sup>	Not Covered	No Charge <sup>2</sup>	Not Covered
Primary Care Provider Visit	\$30 Per Visit <sup>3</sup>	Not Covered	\$30 Per Visit <sup>3</sup>	Not Covered	\$30 Per Visit <sup>3</sup>	Not Covered	\$30 Per Visit <sup>3</sup>	Not Covered	\$30 Per Visit <sup>3</sup>	Not Covered	\$30 Per Visit <sup>3</sup>	Not Covered	\$20 Per Visit <sup>3</sup>	Not Covered	\$20 Per Visit <sup>3</sup>	Not Covered
Video Visit	No Charge <sup>3</sup>	Not Covered	No Charge <sup>3</sup>	Not Covered	No Charge <sup>3</sup>	Not Covered	No Charge <sup>3</sup>	Not Covered	No Charge <sup>3</sup>	Not Covered	No Charge <sup>3</sup>	Not Covered	No Charge <sup>3</sup>	Not Covered	No Charge³	Not Covered
Specialist Visit	\$40 Per Visit <sup>3</sup>	Not Covered	\$40 Per Visit <sup>3</sup>	Not Covered	\$40 Per Visit <sup>3</sup>	Not Covered	\$40 Per Visit <sup>3</sup>	Not Covered	\$40 Per Visit <sup>3</sup>	Not Covered	\$40 Per Visit <sup>3</sup>	Not Covered	\$50 Per Visit <sup>3</sup>	Not Covered	\$50 Per Visit <sup>3</sup>	Not Covered
Diagnostic Lab	No Charge <sup>3</sup>	Not Covered	No Charge <sup>3</sup>	Not Covered	No Charge <sup>3</sup>	Not Covered	No Charge <sup>3</sup>	Not Covered	No Charge <sup>3</sup>	Not Covered	No Charge <sup>3</sup>	Not Covered	No Charge <sup>3</sup>	Not Covered	No Charge <sup>3</sup>	Not Covered
Diagnostic X-Ray	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered	40% After Deductible	Not Covered	50% After Deductible	Not Covered
Imaging CT/PET/MRI	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered	40% After Deductible	Not Covered	50% After Deductible	Not Covered
Urgent Care	\$40 Per Visit <sup>3</sup>	\$40 Per Visit <sup>3</sup>	\$40 Per Visit <sup>3</sup>	\$40 Per Visit <sup>3</sup>	\$40 Per Visit <sup>3</sup>	\$40 Per Visit <sup>3</sup>	\$40 Per Visit <sup>3</sup>	\$40 Per Visit <sup>3</sup>	\$40 Per Visit <sup>3</sup>	\$40 Per Visit <sup>3</sup>	\$40 Per Visit <sup>3</sup>	\$40 Per Visit³	\$75 Per Visit <sup>3</sup>	\$75 Per Visit <sup>3</sup>	\$75 Per Visit <sup>3</sup>	\$75 Per Visit <sup>3</sup>
Emergency Room (plans with \$ copay includes all services)	\$100 Per Visit <sup>3</sup>	\$100 Per Visit <sup>3</sup>	\$100 Per Visit <sup>3</sup>	\$100 Per Visit <sup>3</sup>	\$100 Per Visit <sup>3</sup>	\$100 Per Visit <sup>3</sup>	\$100 Per Visit <sup>3</sup>	\$100 Per Visit <sup>3</sup>	\$200 Per Visit <sup>3</sup>	\$200 Per Visit <sup>3</sup>	\$200 Per Visit <sup>3</sup>	\$200 Per Visit <sup>3</sup>	40% After Deductible	40% After Deductible	50% After Deductible	50% Afte Deductibl
Inpatient Hospital	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered	30% After Deductible	Not Covered	40% After Deductible	Not Covered	50% 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	30% After Deductible	Not Covered	30% After Deductible	Not Covered	40% After Deductible	Not Covered	50% After Deductible	Not Covered
Durable Medical Equipment	50% After Deductible	Not Covered	50% After Deductible	Not Covered	50% After Deductible	Not Covered	50% After Deductible	Not Covered	50% After Deductible	Not Covered	50% After Deductible	Not Covered	50% After Deductible	Not Covered	50% After Deductible	Not Covered
Retail Pharmacy Benefits Available	10/20/40 10/35/55	Not Covered	10/20/40 10/30/50 10/35/55 15/35/55	Not Covered	10/20/40 10/35/55	Not Covered	10/20/40 10/30/50 10/35/55 15/35/55	Not Covered	10/20/40 10/30/50 10/35/55	Not Covered	10/20/40 10/30/50 10/35/55	Not Covered	10/20/40 10/30/50 10/35/55	Not Covered	10/20/40 10/30/50 10/35/55	10/20/40 10/30/50 10/35/55
ls this plan Medicare Part D Creditable?	Creditable		Creditable		Creditable		Creditable		Creditable		Creditable		Creditable		Creditable	

<sup>&</sup>lt;sup>1</sup> 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.

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.

<sup>&</sup>lt;sup>3</sup> Deductible does not apply.