



Summary of Benefits & Coverage

\$1,000/\$2,000 Deductible

Rates effective as of January 1, 2026
PPO In-Network

Network Options:
PHCS PPO

*This plan is underwritten by Benefit Re, Inc NAIC #17459 and not by any network.

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Professional Services	PPO In-Network Benefits	Out-Of-Network What Member Pays
In-network Provider: The provider network is shown on your I.D. card. For help locating in-network providers, click here .		
Deductible - Individual - Family	\$1,000 \$2,000	\$1,000 \$2,000
Out-of-Pocket Maximum - Including Deductible - Individual - Family	\$9,200 \$18,400	\$9,200 \$18,400
PCP Office Visit	\$50 Copay (After Deductible)	Copay + 10% After Deductible
Specialist Office Visit (No Referral Needed)	\$50 Copay (After Deductible)	Copay + 10% After Deductible
Urgent Care Office Visit	\$50 Copay (After Deductible)	Copay + 10% After Deductible
Surgery Performed in the Office	See Outpatient Surgery	Copay + 10% After Deductible
Chiropractic Care 12 visits per calendar year maximum	\$50 Copay (After Deductible)	Copay + 10% After Deductible
Therapies: Physical, Speech, Occupational, Cardiac & Respiratory 16 visits per calendar year maximum combined	\$50 Copay/Visit (After Deductible)	Copay + 10% After Deductible
Labs (Independent Lab Only)	\$25 Copay	Copay + 10% After Deductible
X-rays (Stand Alone Radiology Only)	\$50 Copay	Copay + 10% After Deductible
Diagnostic Testing/Advanced Imaging (Pre-certification Required)	\$200 Copay After Deductible	Copay + 10% After Deductible
Telemedicine through OurLiveDoc ONLY Primary and Urgent Care, Behavioral Health Call: 940-LIVE-DOC (940-548-3362) to get started	\$0 Copay Unlimited visits	Copay + 10% After Deductible
Emergency Services (Pre-certification is required within 48 hours of admission, if admitted)	Participating Provider	Non-Participating Provider
Emergency Room Care Please note that for a true medical emergency, any provider may be used	\$1,000 Copay (After Deductible)	Copay + 10% After Deductible
Ambulance - Land Ambulance - Air (2 per Benefit Plan Year Combined)	\$250 Copay (After Deductible) \$1,000 Copay (After Deductible)	Copay + 10% After Deductible
Inpatient or Partial Hospitalization Services (Precertification Required)	Participating Provider	Non-Participating Provider
Inpatient Hospital Care Facility or Partial Hospitalization	\$2,500 Copay/Admission (After Deductible)	Copay + 10% After Deductible
Inpatient Surgical Services	\$2,500 Copay/Surgery (After Deductible)	Copay + 10% After Deductible
Associated/Incidental Inpatient Services (Includes Anesthesia, Pathology, Physician Services, and any other incurred services)	\$250 Copay/Service (After Deductible)	Copay + 10% After Deductible
Inpatient Skilled Nursing Facility	\$50 Copay/Day (After Deductible)	Copay + 10% After Deductible
Inpatient Rehabilitation Facility	\$50 Copay/Day (After Deductible)	Copay + 10% After Deductible

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Hospice 30-day limit per Lifetime	\$0 Copay (After Deductible)	Copay + 10% After Deductible
Organ Transplant	\$2,500 Copay/Admission (After Deductible)	Copay + 10% After Deductible
Outpatient Services (Precertification Required)	Participating Provider	Non-Participating Provider
Outpatient Surgical Services (Outpatient Hospital, Surgery Center or Office)	\$2,500 Copay/Surgery (After Deductible)	Copay + 10% After Deductible
Surgery Services (Includes surgeon, anesthesia, and any other incurred services associated with outpatient surgery)	\$250 Copay/Service (After Deductible)	Copay + 10% After Deductible
Outpatient Chemotherapy and Radiotherapy	\$250 Copay/Visit (After Deductible)	Copay + 10% After Deductible
Infusion / Injection	\$250 Copay/Visit (After Deductible)	Copay + 10% After Deductible
Dialysis	\$250 Copay (After Deductible)	Copay + 10% After Deductible
Outpatient Labs (No Pre-certification Required)	\$100 Copay (After Deductible)	Copay + 10% After Deductible
Preventive Services	Participating Provider	Non-Participating Provider
Preventive Care Including but not limited to: Annual Wellness Exams, Labs and Immunizations See Preventative Care Guide	\$0 Copay \$0 Deductible	Copay + 10% After Deductible
Maternity Services	Participating Provider	Non-Participating Provider
Pregnancy, Maternity - Routine Delivery (Vaginal or C-Section) - All other Routine Maternity Service (Including office visits, lab work, radiology, prenatal/postnatal care, etc. Excluded Genetic testing unless medically necessary.)	\$2,500 Copay/Admission (After Deductible) 100% Covered	Copay + 10% After Deductible
Other Covered Services	Participating Provider	Non-Participating Provider
Home Health Care Visits (Pre-certification Required) 10 visits per Benefit Year	\$50 Copay/Visit (After Deductible)	Copay + 10% After Deductible
Durable Medical Equipment (DME) (Precertification Required) Copayment is applied per item received. 5 items /benefit period.	\$50 Copay/Item (After Deductible)	Copay + 10% After Deductible
Diabetic Nutritional Counseling (1 visit per plan year)	\$0 Copay (After Deductible)	Copay + 10% After Deductible
Prosthetics (Pre-certification Required) (1 item per Benefit Plan Year)	\$50 Copay/Item (After Deductible)	Copay + 10% After Deductible
All other Covered Services	90% After Deductible	Copay + 10% After Deductible

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Allergies • Shots/Serum • Visits/Testing	\$25 Copay (After Deductible)		Copay + 10% After Deductible
	\$50 Copay/Visit (After Deductible)		
Prescription Drugs	Participating Provider		Non-Participating Provider
Retail Pharmacy Copayments 30-day supply at retail pharmacies Mail order required for maintenance medication after initial 30-day supply	Preventive Medicine Rx - Generic or Brand (See Formulary)	\$0 Copay	Copay + 10% After Deductible
	Generic Drugs - Urgent Care Rx (See Formulary)	\$0 Copay	Copay + 10% After Deductible
	Generic Drugs - Maintenance Rx (See Formulary)	\$0 Copay	Copay + 10% After Deductible
	Preferred Brand Name Drugs	PAP Available	Not Covered
	Non-Preferred Brand Name Drugs	PAP Available	Not Covered
	Specialty Drugs	PAP Available	Not Covered
Mail Order or Retail Pharmacy Copayments 90-day supply maintenance medication	Generic Drugs (See Formulary)	\$0 Copay	Copay + 10% After Deductible
	Preferred Brand Name Drugs	Patient Assistance Plans Available	Not Covered
	Non-Preferred Brand Name Drugs	Patient Assistance Plans Available	Not Covered
	Specialty Drugs	Patient Assistance Plans Available	Not Covered
Rx Benefit Highlights			
Rx Company	ProAct		
Phone 24/7/365	1-877-635-9545		
Website	https://secure.proactrx.com/		
Formulary	Formulary		
Mail Order/Telehealth	Mail Order/Telehealth		

Failure to obtain authorization will result in penalties. The penalty may be a 50% reduction of allowed charges or denial of claim.
Elective Surgery will not be covered for the first 90 days of coverage.
If you're facing a true emergency, such as severe injury or life-threatening symptoms, you may go to the closest emergency room with no out of network penalty or denial.
In the case authorization is required for an emergency admission, there is a 48-hour grace period or next business day.
The contents are not to be accepted or construed as a substitute for the provisions of the plan document or summary plan description, which contains more exact terms and detailed provisions of the plan, and it is not to be considered a policy of insurance

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PREMIUMS BY AGE BAND	
NETWORK	PHCS
AGES 18-29	
Employee	\$389.00
Employee + Spouse	\$749.00
Employee + Child(ren)	\$739.00
Family	\$1,019.00
AGES 30-44	
Employee	\$449.00
Employee + Spouse	\$779.00
Employee + Child(ren)	\$769.00
Family	\$1,059.00
AGES 45-54	
Employee	\$479.00
Employee + Spouse	\$819.00
Employee + Child(ren)	\$809.00
Family	\$1,129.00
AGES 55-64	
Employee	\$529.00
Employee + Spouse	\$849.00
Employee + Child(ren)	\$839.00
Family	\$1,149.00

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