



4C - Platinum 500 Plus Summary of Benefits

Plan	4C - Platinum 500 Plus In Network
Deductible Individual	\$500
Deductible Family	\$1,000
In-Network Coinsurance	0% coinsurance after deductible
Maximum Out-of-Pocket - Individual	\$2,000
Maximum Out-of-Pocket - Family	\$4,000
Network	Alliant and PHCS Wrap Network
Services	
Emergency Room	\$150
Urgent Care	\$75
Inpatient Hospital	\$350
Inpatient Physician	0% coinsurance after deductible
Office Visit PCP	\$20
Office Visit Specialist	\$40
Office Visit Mental Health	\$20
Imaging (CT/PET Scans, MRIs)	20% coinsurance after deductible
Speech Therapy	0% coinsurance after deductible
Occupational/Physical Therapy	0% coinsurance after deductible
Preventative/Screening/Immunization	No Charge
Lab Outpatient/Prof Svcs	No Charge
X-Rays/Diagnostic Imaging	0% coinsurance after deductible
Skilled Nursing Facility	0% coinsurance after deductible
Outpatient Facility (Ambulatory)	0% coinsurance after deductible
Outpatient Surgery Physician/Surgical	0% coinsurance after deductible
Pharmacy	
Tier 1	\$15
Tier 2	\$35
Tier 3	\$70
Tier 4	25% coinsurance after deductible*

Out-of-Network	
Out-of-Network Coinsurance	40% coinsurance after deductible
Deductible Individual	\$20,000
Deductible Family	\$40,000

*25% coinsurance subject to the medical deductible. After the deductible, 25% coinsurance up to \$400 max per script.