

2023 ACA Small Group Plans

		Network Benefits (Exclusive, POS, PPO)													Out-of-Network Benefits (POS, PPO)			Prescription	
		Plan Name	Single/Family Deductible	Member Coinsurance	Single/Family Coinsurance Maximum	Single/Family Maximum Out-of-Pocket	Office Visit	Specialist	Urgent Care	ER	Hi Tech Imaging	ST/PT/OT	Chiropractic Care	Q4 Deductible Carryover	Employer Funding Single/Family	Single/Family Deductible	Member Coinsurance	Single/Family Maximum Out-of-Pocket	6-Tier
PLATINUM	PHP Platinum 0	\$0/\$0	20%*	N/A	\$1,650/\$3,300	\$20	\$40	\$50	\$150	\$150*	\$40*	\$30*	Yes	N/A	\$1,000/\$2,000	30%*	\$4,000/\$8,000	\$5/\$15/\$40/\$80/ 20% max \$200/20% max \$300	
	PHP Platinum 250	\$250/\$500	20%*	N/A	\$2,200/\$4,400	\$20	\$40	\$50	\$150*	\$150*	\$40*	\$30*	Yes	N/A	\$1,500/\$3,000	30%*	\$4,500/\$9,000	\$5/\$15/\$40/\$80/ 20% max \$200/20% max \$300	
	PHP Platinum 500 10%	\$500/\$1,000	10%*	\$500/\$1,000	\$3,000/\$6,000	\$10	\$20	\$50	\$150	\$150*	\$20*	\$20*	Yes	N/A	\$1,500/\$3,000	30%*	\$5,000/\$10,000	\$5/\$15/\$40/\$80/ 20% max \$200/20% max \$300	
	PHP Platinum 500 0%	\$500/\$1,000	0%*	N/A	\$1,500/\$3,000	\$20	\$30	\$20	\$150*	\$150*	\$30*	\$30*	Yes	N/A	\$1,500/\$3,000	30%	\$5,000/\$10,000	\$5/\$15/\$40/\$80/20%/20%	
	PHP Platinum 750	\$750/\$1,500	20%*	N/A	\$2,600/\$5,200	\$20	\$40	\$50	\$150*	\$150*	\$40*	\$30*	Yes	N/A	\$2,500/\$5,000	30%*	\$5,000/\$10,000	\$5/\$15/\$40/\$80/ 20% max \$200/20% max \$300	
	PHP Platinum 2000 HRA	\$2,000/\$4,000	20%*	N/A	\$6,350/\$12,700	\$20	\$40	\$50	\$150*	\$150*	\$40	\$30*	Yes	\$1,000/\$2,000	\$4,000/\$8,000	40%*	\$8,000/\$16,000	\$5/\$15/\$40/\$80/20%/20%	
GOLD	PHP Gold 500	\$500/\$1,000	20%*	\$5,000/\$10,000	\$8,200/\$16,400	\$25	\$50	\$60	20%*	\$150*	\$50*	\$30*	Yes	N/A	\$3,000/\$6,000	30%*	\$15,000/\$30,000	\$5/\$20/\$60/\$80/ 20% max \$200/20% max \$300	
	PHP Gold 1000	\$1,000/\$2,000	20%*	N/A	\$7,000/\$14,000	\$35	\$70	\$60	\$350*	\$150*	\$70	\$30	Yes	N/A	\$3,500/\$7,000	30%*	\$7,000/\$14,000	\$10/\$25/\$60/\$100/ 20% max \$200/20% max \$300	
	PHP Gold 1400	\$1,400/\$2,800	20%*	\$1,600/\$3,200	\$8,000/\$16,000	\$25	\$50	\$60	20%*	\$150*	\$50*	\$30*	Yes	N/A	\$4,000/\$8,000	30%*	\$15,000/\$30,000	\$10/\$25/\$60/\$100/ 20% max \$200/20% max \$300	
	PHP Gold 2000	\$2,000/\$4,000	20%*	\$1,500/\$3,000	\$8,000/\$16,000	\$25	\$50	\$60	20%*	\$150*	\$50*	\$30*	Yes	N/A	\$5,000/\$10,000	40%*	\$15,000/\$30,000	\$10/\$25/\$60/\$100/ 20% max \$200/20% max \$300	
	PHP Gold 2500	\$2,500/\$5,000	30%*	N/A	\$8,500/\$17,000	\$0	\$40	\$50	30%*	30%*	\$0	\$30*	Yes	N/A	\$5,000/\$10,000	40%*	\$15,000/\$30,000	\$0/\$40/\$80/\$100/ 30% max \$200/30% max \$300	
	PHP Gold 1500 HSA	\$1,500/\$3,000	10%*	N/A	\$3,500/\$7,000	10%*	10%*	10%*	10%*	10%*	10%*	10%*	10%*	No	No Contribution	\$4,000/\$8,000	30%*	\$8,000/\$16,000	\$15*/\$40*/\$80*/\$200*/ 20%* max \$200/20%* max \$300
	PHP Gold 3000 HSA	\$3,000/\$6,000	0%*	N/A	\$6,750/\$13,500	0%*	0%*	0%*	0%*	0%*	0%*	0%*	0%*	No	\$200/\$400	\$6,000/\$12,000	40%*	\$12,000/\$24,000	\$5*/\$20*/\$60*/\$80*/ 20%* max \$200/20%* max \$300
	PHP Gold 3500 HRA	\$3,500/\$7,000	20%*	N/A	\$8,000/\$16,000	\$30	\$60	\$60	20%*	\$200*	\$60*	\$30*	Yes	\$200/\$400	\$6,000/\$12,000	40%*	\$15,000/\$30,000	\$5/\$20/\$60/\$80/ 20% max \$200/20% max \$300	
	PHP Gold 5000 HRA	\$5,000/\$10,000	20%*	N/A	\$6,800/\$13,600	\$40	\$40	\$60	\$250	20%*	20%*	\$30*	Yes	\$250/\$500	\$8,000/\$16,000	40%*	\$16,000/\$32,000	\$15/\$40/\$80/\$200/ 20% max \$200/20% max \$300	
SILVER	PHP Silver 4000	\$4,000/\$8,000	30%*	N/A	\$9,000/\$18,000	\$60	\$80	\$70	30%*	\$300*	\$80	\$30	Yes	N/A	\$6,000/\$12,000	40%*	\$15,000/\$30,000	\$15/\$40/\$80/\$200/ 20% max 200/20% max 300	
	PHP Silver 4100 HSA	\$4,100/\$8,200	0%*	N/A	\$6,750/\$13,500	0%*	0%*	0%*	0%*	0%*	0%*	0%*	No	No Contribution	\$6,000/\$12,000	40%*	\$15,000/\$30,000	\$15*/\$40*/\$80*/\$200*/ 20%* max \$200/20%* max \$300	
BRONZE	PHP Bronze 6900 HSA	\$6,900/\$13,800	0%*	N/A	\$6,900/\$13,800	0%*	0%*	0%*	0%*	0%*	0%*	0%*	No	No Contribution	\$10,000/\$20,000	50%*	\$20,000/\$40,000	0%*	

* After Deductible