

Group Number
<b>L0001596</b>

Product ID  
Product Name  
Network

Current Plan 2022 GFH00522 PHP Gold 1000 PPO PPO	Renewal Plan 2023 GFH00523 PHP PPO Gold 1000 PPO
--	--

		Medical Member Cost Share				
		Network	Out-of-Network	Network	Out-of-Network	
<b>Deductible</b>		Single	\$1,000	\$3,500	\$1,000	
		Family	\$2,000	\$7,000	\$2,000	
<b>Coinsurance</b> After deductible			20% after ded	30% after ded	20% after ded	
<b>Coinurance Maximum</b> Standard Coinsurance		Single	N/A	N/A	N/A	
		Family	N/A	N/A	N/A	
<b>Maximum Out-of-Pocket</b> MOOP		Single	\$6,600	\$7,000	\$7,000	
		Family	\$13,200	\$14,000	\$14,000	
<b>Telehealth</b>		Acute Care	\$5	\$5	N/A	
		Behavioral Health	\$30	\$35	N/A	
<b>Convenience Care</b> Sparrow FastCare			\$30	30% after ded	\$35	
<b>Office Visit</b> OV			\$30	30% after ded	\$35	
<b>Specialist Visit</b> Spec			\$60	30% after ded	\$70	
<b>Outpatient Therapy</b>		PT/OT Cardiac/Pulmonary Speech	\$60	30% after ded	\$70	
<b>Chiropractic Visit</b> Chiro			\$30	30% after ded	\$30	
<b>Urgent Care</b> UC			\$60	Same as Network	\$60	
<b>Emergency Department</b> ED			\$300 after ded		\$350 after ded	
<b>Advanced Imaging</b> MRI/PET/CT/ Hi-Tech Radiology			\$150 after ded	30% after ded	\$150 after ded	

		Pharmacy Member Cost Share		Premium	
		2022	2023	Current	Renewal
<b>Tier 1A</b> <b>Preferred Generic</b> (Preferred Generic & select Brand-Name drugs that treat certain chronic conditions)	\$10	<b>Tier 1A</b> <b>Preferred Generic</b> (Preferred Generic & select Brand-Name drugs that treat certain chronic conditions)	\$10	<b>2022 Monthly</b>	<b>2023 Monthly</b>
<b>Tier 1B</b> <b>Other Preferred Generic</b> (Non-specialty, not on Tier 1A)	\$25	<b>Tier 1B</b> <b>Other Preferred Generic</b> (Non-specialty, not on Tier 1A)	\$25	\$13,186.26	\$14,710.36
<b>Tier 2</b> <b>Preferred Brand-Name Traditional</b>	\$60	<b>Tier 2</b> <b>Preferred Brand-Name Traditional</b>	\$60	<b>Percent Change</b>	
<b>Tier 3</b> <b>Non-Preferred Brand-Name Traditional</b>	\$100	<b>Tier 3</b> <b>Non-Preferred Brand-Name Traditional</b>	\$100	<b>11.6%</b>	
<b>Tier 4</b> <b>Preferred Generic &amp; Brand-Name Specialty</b>	20% max \$200	<b>Tier 4</b> <b>Preferred Generic &amp; Brand-Name Specialty</b>	20% max \$200		
<b>Tier 5</b> <b>Non-Preferred Generic &amp; Non-Preferred Brand-Name Specialty</b>	20% max \$300	<b>Tier 5</b> <b>Non-Preferred Generic &amp; Non-Preferred Brand-Name Specialty</b>	20% max \$300		