

INNOVATIVE
PLANS



Large Employer Groups
PPO



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Large Group Plan Comparison Chart - PPO

Effective 1/01/14



HNE also offers a **PHCS PPO** version of these plans. **PHCS** is a **national network** with over 4500 hospitals, 70,000 ancillary care facilities and 700,000 healthcare providers to choose from.

HNE PPO Plans	Basic PPO				Value PPO			
	Wise PPO* (HDHP) <i>This plan only available with PHCS PPO</i>		PPO Essential ²⁰⁰⁰		PPO Essential ¹⁰⁰⁰		PPO Essential ⁵⁰⁰	
	In-Plan	Out-of-Plan	In-Plan	Out-of-Plan	In-Plan	Out-of-Plan	In-Plan	Out-of-Plan
Deductible	\$2,000 per individual \$4,000 per family		\$2,000 per individual \$4,000 per family		\$1,000 per individual \$2,000 per family		\$500 per individual \$1,000 per family	
Doctor's Office	\$0 preventive services \$0 after deductible for all other office visits	20% after deductible	\$0 preventive services \$20 for all other office visits	20% after deductible	\$0 preventive services \$20 for all other office visits	20% after deductible	\$0 preventive services \$20 for all other office visits	20% after deductible
Emergency Room (Waived if admitted directly from ER)	\$0 after deductible	\$0 after deductible	\$150 per visit	\$150 per visit	\$150 per visit	\$150 per visit	\$150 per visit	\$150 per visit
High Cost Diagnostic Testing: (Diagnostic Imaging: CT Scans, MRI, PET Scans and Nuclear Cardiac)	\$0 after deductible	20% after deductible	\$100 after deductible	20% after deductible	\$75 after deductible	20% after deductible	\$75 after deductible	20% after deductible
Sleep Studies	\$0 after deductible	20% after deductible	\$100 after deductible	20% after deductible	\$75 after deductible	20% after deductible	\$75 after deductible	20% after deductible
Outpatient Surgical Services	\$0 after deductible	20% after deductible	\$0 after deductible	20% after deductible	\$0 after deductible	20% after deductible	\$0 after deductible	20% after deductible
Hospital Stay	\$0 after deductible	20% after deductible	\$0 after deductible	20% after deductible	\$0 after deductible	20% after deductible	\$0 after deductible	20% after deductible
Out-of-Pocket Maximum	\$5,000 per individual \$10,000 per family	\$7,500 per individual \$15,000 per family	\$5,000 per individual \$10,000 per family	\$6,000 per individual \$12,000 per family	\$5,000 per individual \$10,000 per family	\$6,000 per individual \$12,000 per family	\$5,000 per individual \$10,000 per family	\$6,000 per individual \$12,000 per family

The out of pocket maximum is the most you pay for cost sharing for Essential Health Benefits during a year, then your plan begins to pay 100% of the allowed amount for those Essential Health Benefits.

RX Options Please speak to your HNE Sales Account Representative for Pharmacy Options available to you.