LIFEX RESEARCH CORP

PHCS MM Plans

		$1,000 PPO	$2,500 PPO	$3,500 PPO	$4,900 PPO	HSA $3,500	HSA $5,000	$7,250 PPO
Deductible - Individual		**$1,000**	**$2,500**	**$3,500**	**$4,900**	**$3,500**	**$5,000**	**$7,250**
Deductible - Family		$2,000	$5,000	$7,000	$9,800	$7,000	$10,000	$14,500
Coinsurance		80/20	80/20	80/20	80/20	80/20	80/20	80/20
Max Out-of-Pocket		$9,200/$18,400	$9,200/$18,400	$9,200/$18,400	$9,200/$18,400	$8,300/$16,600	$8,300/$16,600	$9,200/$18,400
Preventative		**Covered 100%**	**Covered 100%**	**Covered 100%**	**Covered 100%**	**Covered 100%**	**Covered 100%**	**Covered 100%**
Primary Care		$25	$25	$25	$25	20% After Deductible	20% After Deductible	$25
Specialist Visit		$40	$40	$40	$40	20% After Deductible	20% After Deductible	$40
Urgent Care		$60	$60	$60	$60	20% After Deductible	20% After Deductible	$60
Labs/X-Rays		$25/$100	$25/$100	$25/$100	$25/$100	20% After Deductible	20% After Deductible	$25/$100
Generic RX		$10	$10	$10	$10	$10	$10	$10
AGES 18 - 29	Employee	$794.78	$689.25	$622.11	$600.10	$532.25	$516.60	$510.48
	Emp+Spouse	**$1,407.81**	**$1,203.11**	**$1,072.86**	**$1,057.88**	**$933.23**	**$901.91**	**$878.63**
	Emp+Children	$1,295.61	$1,109.46	$991.03	$968.38	$854.94	$826.75	$807.06
	Family	**$2,028.45**	**$1,724.53**	**$1,531.17**	**$1,520.81**	**$1,338.97**	**$1,291.99**	**$1,251.94**
AGES 30 - 44	Employee	$820.64	$710.89	$666.07	$618.00	$547.91	$531.63	$524.80
	Emp+Spouse	**$1,457.99**	**$1,245.09**	**$1,189.00**	**$1,093.68**	**$964.55**	**$931.98**	**$907.26**
	Emp+Children	$1,341.23	$1,171.06	$1,089.00	$1,000.60	$883.12	$853.81	$832.83
	Family	**$2,102.93**	**$1,786.86**	**$1,627.00**	**$1,574.51**	**$1,385.95**	**$1,337.09**	**$1,294.89**
AGES 45 - 54	Employee	$857.89	$742.88	$694.00	$645.47	$572.19	$555.12	$547.79
	Emp+Spouse	**$1,525.42**	**$1,302.31**	**$1,211.00**	**$1,143.47**	**$1,008.36**	**$974.22**	**$948.11**
	Emp+Children	$1,403.03	$1,224.64	$1,119.00	$1,045.93	$923.02	$892.30	$870.11
	Family	**$2,200.63**	**$1,869.41**	**$1,689.00**	**$1,646.63**	**$1,449.29**	**$1,398.09**	**$1,353.59**
AGES 55 - 64	Employee	$950.20	$819.31	$739.00	$686.19	$607.57	$588.89	$579.33
	Emp+Spouse	**$1,709.34**	**$1,455.41**	**$1,289.00**	**$1,230.04**	**$1,083.86**	**$1,046.51**	**$1,016.32**
	Emp+Children	$1,569.76	$1,338.88	$1,191.00	$1,123.33	$990.50	$956.89	$930.98
	Family	**$2,476.05**	**$2,099.09**	**$1,824.00**	**$1,779.06**	**$1,564.90**	**$1,508.89**	**$1,458.47**
Doctor Finder Tool		Benefit Summary	Benefit Summary	Benefit Summary	Benefit Summary	Benefit Summary	Benefit Summary	Benefit Summary