



Major Medical Plans

IHA Health offers self-employed individuals across the United States comprehensive Major Medical plans designed specifically for their needs. As a reputable alternative to the ACA health care marketplace, we provide a competitive selection of plans tailored to your individual needs and budget. If you are an Independent Contractor in good health seeking a comprehensive and affordable medical plan with a national network, IHA Health is the ideal choice for you.

Below is a brief overview of the six plans offered through IHA Health.



Benefits At a Glance:

PHCS PPO (Physicians and Ancillary)	1500 Classic In-Network	2500 Classic In-Network	3500 Classic In-Network	5000 Classic In-Network	7350 Value In-Network	5000 HSA In-Network
Annual Deductible (Calendar Year)						
Individual / Family	\$1,500 / \$3,000	\$2,500 / \$5,000	\$3,500 / \$7,000	\$5,000 / \$10,000	\$7,350 / \$14,700	\$5,000 / \$10,000
Out-of-Pocket Maximum (per Calendar Year)						
Individual / Family	\$7,350 / \$14,700	\$7,350 / \$14,700	\$7,350 / \$14,700	\$7,350 / \$14,700	\$7,350 / \$14,700	\$6,550 / \$13,100
Covered Services (Your amount due; Deductible applies, unless otherwise notated)*						
Office Visits (physician/specialist)	\$40 / \$80**	\$40 / \$80**	\$45 / \$90**	\$45 / \$90**	\$50 / \$100**	20%***
Routine Preventative Care	0%	0%	0%	0%	0%	20%***
Outpatient Diagnostic (lab/X-ray)	0%	0%	0%	0%	0%	20%***
Complex Imaging	20%	20%	20%	20%	0%	20%***
Chiropractic	\$20**	\$20**	\$20**	\$20**	\$20**	20%***
Emergency Room (Facility)	20%	20%	20%	20%	0%	20%***
Urgent Care Facility	\$80**	\$80**	\$90**	\$90**	\$100**	20%***
Inpatient Hospital Stay (Facility)	20%	20%	20%	20%	0%	20%***
Outpatient Surgery (Facility)	20%	20%	20%	20%	0%	20%***
Prescription Drugs Copay (Generic / Preferred / Non-Preferred)						
Retail Pharmacy (30-day supply)	\$15 / \$45 / \$85**	\$15 / \$45 / \$85**	\$15 / \$65 / \$100**	\$15 / \$65 / \$100**	Discount Card	0%

*See Carrier Summary Plan Design for Complete coverages and exclusions **Deductible does not apply

***Once the insured pays Calendar Year Out of Pocket Maximum, plan pays 100