

PHP has the best employee health plan rates in Northern Indiana

Comparable top-selling 2020 Indiana Small Group ACA-Rated Health Insurance Plans

Sample Gold Plan		Savings with a comparable PHP plan		
Carrier	Individual Deductible	Annual Member Savings	Annual Savings 10 Members	Annual Savings 50 Members
PHP	\$1,500			
United Healthcare	\$1,500	\$1,297	\$12,974	\$64,872
Anthem	\$3,000	\$1,117	\$11,173	\$55,866

Sample Silver Plan		Savings with a comparable PHP plan		
Carrier	Individual Deductible	Annual Member Savings	Annual Savings 10 Members	Annual Savings 50 Members
PHP	\$3,500			
United Healthcare	\$4,250	\$ 778	\$7,782	\$38,910
Anthem	\$4,500	\$1,381	\$13,812	\$69,060

Sample Bronze Plan		Savings with a comparable PHP plan		
Carrier	Individual Deductible	Annual Member Savings	Annual Savings 10 Members	Annual Savings 50 Members
PHP	\$6,900			
United Healthcare	\$5,600	\$1,174	\$11,740	\$58,698
Anthem	\$6,450	\$1,229	\$12,287	\$61,434



What are “metal” categories?

There are 4 categories of health insurance plans: *Bronze, Silver, Gold, and Platinum.*

When the *Affordable Care Act* was passed metal tiers were introduced to make it easier for consumers to compare qualified health plans across insurance companies. These categories indicate how you and your insurance carrier might split costs. A higher metal level indicates the insurance carrier covers more of the overall cost.



To take advantage of PHP rates, contact your benefits advisor today!



[Learn more](#) about PHP products and services.



Contact PHP at: 260-421-4500 or email us at PartnerwithPHP@phpni.com.

NOTE: This rate comparison is an example of actual plans/rates filed for 2020 under the ACA, Indiana rating region 4 (Allen County) using a member age of 45. Similar cost differentials exist in Indiana ACA rating regions 2, 3 and 8. Full pricing and complete benefit comparisons should be obtained for each respective carrier for accuracy. Rates are determined by the demographic makeup of an employer's employee population. Find out more about choosing a health insurance plan at: healthcare.gov/choose-a-plan.