

Benefit	Personal Choice HDHP Plan		Keystone HMO	Keystone POS Plan		Personal Choice PPO Plan	
	In-Network	Out-of-Network	In-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible							
Individual	\$2,000		None	None	\$200	\$0	\$500
Family	\$4,000		None	None	\$600	\$0	\$1,000
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Inpatient Mental	100% after	80% after			80% after		70% after
Health	deductible	deductible	\$100 copay	\$100 copay	deductible	\$150 copay	deductible
Care or Substance		70 inpatient	\$500	\$500		\$750	70 inpatient
Abuse		days	maximum/	maximum/		maximum/	days
Treatment		maximum	admission	admission		admission	maximum
<b>Outpatient Mental</b>	100% after	80% after			80% after		70% after
Health	deductible	deductible	\$25 copay	\$35 copay	deductible	\$40 copay	deductible
Care or Substance							
Abuse							
Treatment (Facility							
and							