

PPO

Preferred Provider Organization

- ✓ Greater selection of providers¹
- ✓ No specialist referrals need to be made by a Primary Care Provider (PCP)⁴
- ✓ Higher premiums¹



What you will pay

- Potential annual deductible¹
- Might have a co-payment or co-insurance¹



What paperwork is needed

- Claim must be submitted for out-of-network²

HMO

Health Maintenance Organization

- ✓ Least flexibility with providers and hospitals¹
- ✓ May be required to choose a PCP to manage your care and refer you to specialists¹
- ✓ Typically no coverage when you go outside of the network without authorization from a PCP¹
- ✓ Sensitive to location, might lose coverage if you switch jobs or move³
- ✓ More preventative service coverage¹



What you will pay

- Typically have lower premiums
- Lower out-of-pocket expenses
- Minimal co-payment¹



What paperwork is needed

- None

POS

Point of Service

- ✓ Blends features of an HMO with a PPO⁶
- ✓ More doctors to choose from than HMO plans³
- ✓ Out-of-network providers are more expensive³
- ✓ PCP coordinates your care and refers you to specialists⁵



What you will pay

- Premium
- Deductibles
- Co-payment
- Co-insurance



What paperwork is needed

- If you go out of network, you must submit a claim to get reimbursed⁶

EPO

Exclusive Provider Organization

- ✓ Must use an in-network provider⁵
- ✓ No PCP referral needed to see a specialist⁷
- ✓ Lower rates than a PPO⁷



What you will pay

- Deductible
- Co-payment
- Co-insurance
- Pay the full bill when you see an out of network provider⁴



What paperwork is needed

- None⁴

INDEMNITY

Indemnity

- ✓ Fee-for-service¹
- ✓ Pre-determined rates for covered services¹
- ✓ Flexibility and choice of doctors and hospitals¹



What you will pay

- Pre-determined amounts for covered services
- Might have deductibles and co-insurance¹



What paperwork is needed

- Usually pay out-of-pocket and then file a claim to be reimbursed¹

