

What type of plan works best for you?



To choose the best type of health plan for you and your family, you need to understand the important ways health plans can differ and the impact each may have on you.

Here's an easy-to-use chart that compares the types of plans you can choose from.

Cost of Premiums	HMO	HMO POS
	\$ Lower costs	\$\$ Higher costs
Out-of-Pocket Costs	\$ Coinsurance and copays are lower than other plans. You may pay the full cost of your care if you go outside your network or get care without a referral.	\$\$ Higher coinsurance and copays than HMO plans. You get maximum benefits when using HMO network providers, but can get a portion of costs covered when using a provider not in the network.
Choice of Doctors	Physician icon You must select a primary care physician (PCP) to coordinate your care within the network.	Physician icons (3) You must select a primary care physician (PCP) to coordinate your care, but you can go outside your network if needed.
Referrals	Required to see specialists	Required to see specialists
Out-of-Network Physicians	Not covered	Limited coverage
Ideal for...	People looking to keep costs low and predictable.	People who want the cost controls of an HMO, with the added choice of using providers outside the HMO network.

Take the time to understand each type of plan, so you will be able to take full advantage of the benefits it offers and avoid charges for services it does not cover.

Questions?

Call **866-427-7497** 8 a.m. to 5 p.m. CT.



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