



What Type of Plan is Best for My Company?

HMO (Health Maintenance Organization)

- Single location; limited coverage area
- Primary Care Physician (PCP) must be selected from the plan's provider directory
- Referrals must be coordinated through (PCP)
- No Deductible
- Copay options available
- No Out of Network; must seek treatment inside the plan's network providers except in a case of an emergency

High Deductible Health Plan (HSA)

- Several locations and States; Not limited to a single coverage area
- Designated a Primary Care Physician (PCP) is unnecessary
- Referrals not required
- High Deductible; Amounts vary per plan
- No Copay
- In/Out of Network available pending specific plan and carrier offerings

EPO (Exclusive Provider Organization)

- Multiple locations and States; Limited to medical care providers in the EPO network
- Not required to assign a Primary Care Physician (PCP)
- No referrals required
- Deductible may vary based on carrier and plan design
- Copay options available
- In/Out of Network available pending specific plan and carrier offerings

PPO (Preferred Provider Organization)

- Several locations throughout the nation; not limited to a designated provider network
- Not required to assign a Primary Care Physician (PCP)
- No referrals necessary
- Deductible may vary based on carrier and plan design
- Copay options available
- In/Out of Network available pending specific plan and carrier offerings