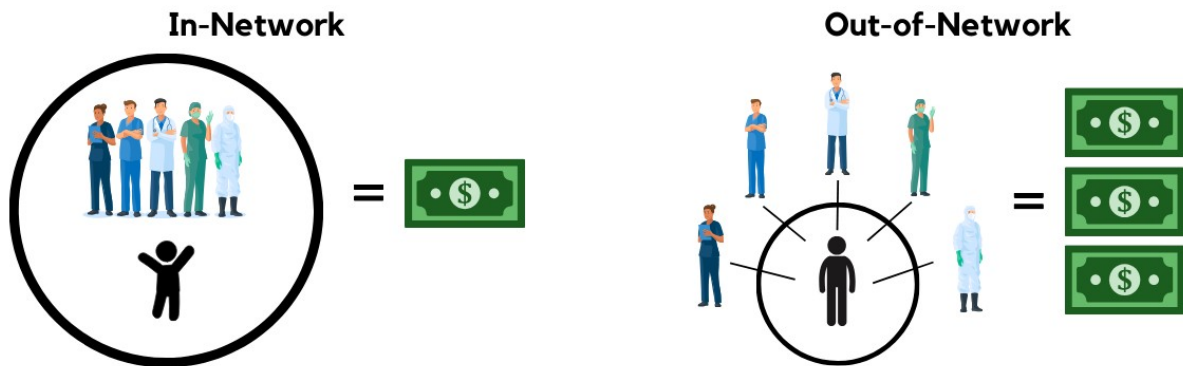





Comparing PPOs & HMOs

Consider what is best for you and your family, and fits within your budget.




Considerations	PPO	HMO
Primary Care Physician (PCP) required	✗	✓
Can see a specialist without a referral from PCP	✓	✗
In-Network size	Bigger networks	Smaller networks
Out-of-Network coverage	✓	✗ Only in cases of emergencies
Monthly premiums	Typically higher	Typically lower



PPO - advantages

-  More flexibility and freedom with healthcare options
-  You can seek providers outside of your network
-  Don't need a referral from PCP to see a specialist

HMO - advantages

-  Don't have to file claims
-  Convenient if you want care and records at one center
-  Centrally coordinated care of healthcare services