





You pick your winner: HMO vs. PPO!

Blue Cross offers associates a Health Maintenance Organization (HMO) medical plan option and High Deductible Health Plan (HDHP) Preferred Provider Organization (PPO) medical plan option. And both can be winners at meeting your healthcare needs. It's up to you to decide each year which type of plan works best for you.

So what's the difference? Here's how they compare head to head.

	 Network Blue NE Deductible Plan with HRA	 Both Blue Care Elect Saver Plans
Provider Network	New England area network of providers	National network of providers
Out-of-Network Coverage	Urgent and emergency care only	Yes, you pay more of the cost and all amounts over allowed charges
Primary Care Physician (PCP)	Yes, you are required to name a PCP	No, you are not required to name a PCP. We encourage you to choose a PCP to best manage your care.
Referrals to Specialists	Yes, your PCP must refer you to specialists	No, you do not need a referral to see a specialist
Your Share of Costs After the Deductible*	You pay co-payments (flat-dollar cost) for most services, up to the out-of-pocket maximum (the most you will pay for care in a plan year)	You pay coinsurance (a percentage of the cost) for most services, up to the out-of-pocket maximum (co-payments apply to prescription drugs)

*You do not pay co-payments OR coinsurance for in-network preventive care!