



Definitions

- **Preferred Provider Organization (PPO)**
 - A medical plan that allows you total flexibility in your choice of medical providers and/or facilities.
 - A PPO generally has two different payment schedules, one for “preferred” (or in-network) providers and one for out-of-network providers.
 - When you use a provider not affiliated with the network your share of the cost is a higher percentage than when you use the services of a contracted provider.
 - Medical providers agree to provide services at a discounted rate in order to be on the “preferred” list of providers.
 - Generally a PPO will require you to satisfy a deductible and share in the cost of your medical treatment (co-insurance).
 - Nationwide/Worldwide Program



Definitions

- **Health Maintenance Organization (HMO)**
 - Uses a pre-defined group of doctors, facilities, and other health care professionals – you must use these providers.
 - Usually services a limited geographic region (Northern Nevada; or Southern Nevada).
 - Concentrate on preventive care and early intervention.
 - You choose a Primary Care Physician (PCP) for each member in your family, this doctor will manage your health care.
 - No deductible.
 - All services are based on co-pays (a flat dollar amount at time of service).



PPO Vs HMO Which Plan is Right for You?

- Residents and their Family Members have Low or No Premiums for Either HMO or PPO
- Both PPO and HMO Plans offer:
 - Quality health care coverage
 - Reasonable office visit co-pays
 - Disease management programs



PPO or HMO ?

- PPO
 - Coverage anywhere
 - You choose which health care providers and facilities you use
 - Certain services apply to the annual deductible
- HMO
 - No deductible
 - Lower co-pays
 - Must receive care in service area, unless an emergency.
 - Primary Care Provider refers to specialists



PPO vs HMO?

- Some questions to consider;
 - Are your doctors and healthcare facilities contracted with the plan?
 - Do your eligible family members live or work in the service area? HMO is restricted to an area.
 - Do you or a family member have a chronic medical condition requiring frequent office visits? HMO's have lower co-pays
 - Are your prescriptions covered under the formulary?