

Medical



What are my options?

Use the chart below to help compare medical plan options and determine which would be the best for you and your family.

	HMO	HMO	PPO	HDHP
Network	Priority Select	CACare – Large Group	Prudent Buyer – Large Group	Prudent Buyer – Large Group
Primary Care Physician (PCP) Required	Yes	Yes	No	No
Seeing a Specialist	PCP referral required in most cases	PCP referral required in most cases	No referral required	No referral required
Deductible Required	No	No	Yes, in most cases	Yes
Claims Process	Typically handled by providers	Typically handled by providers	PPO network providers will submit claims. You submit claims for other services	PPO network providers will submit claims. You submit claims for other services
Compatible with Health Savings Account (HSA)	No	No	No	Yes
Other Important Tips	<ul style="list-style-type: none"> This plan requires that you see a doctor in a specific network to receive coverage. The Priority Select network has fewer providers than the CACare HMO network Out-of-Network services without proper PCP referral will not be covered Emergencies covered worldwide 	<ul style="list-style-type: none"> This plan requires that you see a doctor in a specific network to receive coverage Out-of-Network services without proper PCP referral will not be covered Emergencies covered worldwide 	<ul style="list-style-type: none"> You may choose in or out of network care, however in-network care provides you a higher level of benefit Emergencies covered worldwide Out of Network providers will bill the balance to the member for amounts not covered by Anthem 	<ul style="list-style-type: none"> Although this plan has a higher deductible than most plans, it has lower payroll deductions The HSA account provides a tax-favored vehicle to help you manage your out-of-pocket expenses Emergencies covered worldwide Out of Network providers will bill the balance to the member for amounts not covered by Anthem

Please note the above examples are used for general illustrative purposes only. Please consult with your Human Resources Department for more specific information as it relates to your specific plan. For a detailed view of your medical plan summaries, visit PlanSource.