

POS VS HMO

Understanding your plan



The following information will help you understand the differences between the Dean Health Plan Point of Service (POS) and HMO plans. Please note that this is an overview of your plan design. For the most detailed information and complete coverage information please review your Member Certificate at deancare.com/benefits-center. (You will need your member number or group number from your member ID card to access your Certificate.)

BENEFIT	HMO COVERAGE
Provider Network	Your provider network is the biggest change you may experience if switching from a POS plan to HMO coverage. As part of the HMO plan you are required to use Dean Health Plan network providers. For a complete list of in-network Dean Health Plan providers go to deancare.com/doctors (select Commercial HMO or POS Insurance under Select Your Plan).
Coverage	The single benefit level of an HMO plan aligns with the in-network benefit level of a POS plan.
Referrals	Like a POS plan, an HMO plan does not require a referral to see any in-network providers. Referrals for out-of-network services must be completed by your Dean Health Plan provider. Prior authorizations may be required on some services. Your Member Certificate includes a complete listing.
Urgent & Emergency Care	Emergency care is covered anywhere in the world. If you are out of the Dean Health Plan service area and require emergency or urgent care proceed to the nearest medical facility. As soon as reasonably possible, call the Dean Health Plan Customer Care Center. Follow-up care is not urgent care and must be received from a network provider or be prior authorized through the Dean Health Plan Medical Affairs Division. Note that for approved follow-up care outside the service-area and emergency care services, the maximum allowable fee provision could apply if not using Dean Health Plan's nationwide network of providers.
Primary Care Provider	If you are new to Dean Health Plan, when you complete your application for coverage, you will be asked to select a primary clinic within the Dean Health Plan network. This is your primary care provider (PCP) and should be your first contact whenever you require medical care.
ID Cards	When you transfer from a POS plan to an HMO plan, you will be issued a new member ID card. Your new ID card will now list a primary care site, auto-assigned to you based on your zip code. Log in to your DeanConnect account or call the Dean Health Plan Customer Care Center if you would like to change this location.
Maintenance Medications	Your prescription coverage will transfer seamlessly to an HMO or POS plan. No changes or follow-up is required from you.

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If you have additional questions, please contact your organization's benefits representative or call the Dean Health Plan Customer Care Center at **800-279-1301**.



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