

IN-NETWORK BENEFITS	PPO Plan	EPO Plan
Plan	PPO Partners 80	EPO HDHP 100
Network	PPO (current, broad)	EPO (narrow)
Coinsurance	20% after deductible	0% after deductible
Individual/Family Deductible	\$1,500 / \$4,500	\$4,000 / \$8,000
Individual/Family Annual Maximum Out of Pocket	\$4,000 / \$9,500	\$4,000 / \$8,000
Office Visits	\$30 Copay for Office Visit consult	Applies to Medical Deductible
Office Visit Services	Applies to Medical Deductible	Applies to Medical Deductible
Urgent Care	\$75 Copay	Applies to Medical Deductible
Emergency Room	\$200 Copay	Applies to Medical Deductible
Rx Deductible	\$100 per person per calendar year	Applies to Medical Deductible
Rx Copays	\$10/\$35/\$75/\$100	Applies to Medical Deductible
COMPARISONS	Offers <b>in-network and out-of-network</b> coverage	<b>In-network coverage only</b> (exceptions are ER, UC, 2 mental health evals)
	Includes <b>CHP 26-county service area</b> as well as <b>First Health</b> nationwide network outside of CHP 26-county service area	<b>CHP 11-county service area only</b> , plus Barnes-Jewish Hospital and Washington University
	Includes <b>copay services</b> (OV, ER, UC, Rx)	All services apply to plan <b>deductible</b> (insurance discounts still apply to billed charges)
	May include <b>additional in-network labs</b> (always ask Dr to confirm)	<b>Only EPO network hospital/clinic in-house labs and Ferrell Duncan Clinic labs</b> (always ask Dr to confirm)
	Can be used with a <b>Flexible Savings Account</b>	Can be used with a <b>Health Savings Account</b>
	Good option for individuals who might <b>need to seek care outside of our area</b> , those with <b>extensive healthcare needs but don't want as much up-front expenses</b> , those who are <b>more comfortable having copay benefits</b> , or those with <b>dependents in college</b>	Good option for individuals who <b>seek care locally</b> , those who have <b>extensive enough healthcare needs such that they will meet the Maximum Out of Pocket expenses regardless of the plan</b> they select (EPO premium is less expensive), and want to <b>use a health savings account</b> for future healthcare expenses
RESOURCES	<b>PPO Provider Directory:</b> <a href="http://coxhealthplans.com">coxhealthplans.com</a> > Provider Directory > Group and Individual Plans > PPO Directory	<b>EPO Provider Directory:</b> <a href="http://coxhealthplans.com">coxhealthplans.com</a> > Provider Directory > Group and Individual Plans > EPO Directory
	<b>Cox HealthPlans Member Services:</b> 269-2900 or 800-205-7665	<b>Cox HealthPlans Member Services:</b> 269-2900 or 800-205-7665
	<b>First Health Customer Service:</b> 800-226-5116	
	<b>First Health Provider Search:</b> <a href="http://coxhealthplans.com">coxhealthplans.com</a> > Provider Directory > First Health Network > Select Search ("yes" leave site)	