

CHARTWELL

	HMO	POS	PPO	Indemnity
Referrals	primary Care Physician refers patients to specialists.	Primary Care Physician refers patients to specialists, but employee has the option to self-refer at higher cost.	Not required.	Not required.
Coordinating care	Primary Care Physician manages your care.	Primary Care Physician manages your care.	Employee manages their care.	Employee manages their care.
Out-of-network option	Not available.	Option to self-refer at higher cost and out-of-network level of coverage.	Option to seek care out-of-network at higher cost.	One level of coverage for all participating providers.
Routine preventative care	Full range of services with co-payment.	Full range of services with co-payment (applies to in-network only).	<p>In-network Full range of services with co-payment.</p> <p>Out-of-network Full range of services with a deductible.</p>	<p>For routine pediatric care, covered according to age-based schedule.</p> <p>Adult routine exams (coverage varies by plan).</p>

CHARTWELL INSURANCE BROKERS, INC.

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