



PriorityPOS combines the cost benefits of a health maintenance organization (HMO) with the flexibility of a preferred provider organization (PPO).

Just like with an HMO, **PriorityPOS** members choose a primary care provider (PCP) to coordinate their health care. Chosen from our Michigan-wide network, the PCP becomes the member's "point of service."

Just like a PPO, **PriorityPOS** offers the flexibility of using in-network or out-of-network providers. Two benefit levels—**Preferred** and **Alternate**—ensure that your employees are covered wherever they go.

How Preferred Benefits Work

Preferred benefits apply when your employees receive care from their PCP or other in-network providers.

Copayments are low, and out-of-pocket costs are kept to a minimum because PCPs manage your employees' health care.

There are no claims forms; Priority Health takes care of all the paperwork.

No referrals are needed to see other in-network providers.

Preferred benefits also apply when employees see out-of-network providers, as long as they're referred by their PCP.

How Alternate Benefits Work

Alternate benefits apply if your employees don't go through their PCP or when they use out-of-network providers.

Your employees will typically pay higher out-of-pocket costs with **Alternate** benefits, and may need to meet annual deductibles.

Your employees may have to file their own claims under **Alternate** benefits, and be responsible for precertification of inpatient or outpatient admissions.

Alternate benefits allow your employees who live outside our service area to choose health care providers who best meet their needs, regardless of where they're located.

Preferred benefits apply to out-of-network referrals by PCPs for covered services and require prior authorization from Priority Health.

continued >

Talk to your independent agent or Priority Health representative today.
Find out more about **Priority**POS and our many other health plan solutions and services.

800 942-0954 (toll free)
priorityhealth.com



PriorityHealth®

Life just got a little easier.SM

Wellness Matters

Priority Health puts an array of wellness resources at your employees' fingertips with our information-packed Web site.

We also offer informative newsletters, exercise and disease management classes, a tobacco cessation program and much more. We help empower your employees to take greater control of their health and health care costs. Visit *priorityhealth.com* to see what's available.

Health Plans **Your Way**

Priority Health's diverse portfolio of health plans and services makes life easier—for you and your employees.

Whether you choose to fully fund or self fund, we'll work with you to design a benefit plan that best meets your company's needs.