



## Health Care Program



# 2009 Comparison Chart

This chart outlines the health coverage, which is available to eligible faculty and staff during the 2009 plan year. The college offers you the option of joining either an HMO or a POS plan.

- ◆ **Health Maintenance Organization (HMO):** In an HMO, your Primary Care Physician coordinates all of your care within a specific network of doctors and hospitals. You generally pay a fee, called a co-payment, for office visits, prescriptions, and hospitalization. If you receive medical care without Primary Care Physician or Plan referrals, the HMO usually will *not* cover the cost, unless the services are for a medical emergency.
  
- ◆ **Point of Service Plan (POS):** A POS plan works similar to an HMO if you use Harvard Pilgrim providers but has an out-of-network option and the out-of-pocket costs and the premiums tend to be significantly higher than the HMO. At the point of electing any medical service, you decide whether or not to use in-network or out-of-network services. If you go in-network you need to get a Primary Care Physician referral. With a referral, services are typically covered in full after you pay a co-payment. Without a referral, the services will be considered out-of-network and you will pay initial charges (a “deductible”) and then a percentage of the following charges (“coinsurance”) before the plan begins paying fully. You and your providers must fill out claim forms. The option to bypass the referral is thus more expensive, but does provide you with freedom of choice.

SMITH COLLEGE offers these health plans for 2009:

- **Harvard Pilgrim Health Plan HMO (Group # 094945-0000)**
- **Harvard Pilgrim Health Plan POS (Group # 094946-0000)**

For complete information, please consult the appropriate plan booklet or subscriber certificate.

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