



Choosing
Your
Health
Care
Plan

Ask yourself the following questions to see if the plan you're considering meets your family's health care needs

1 Can I continue to see the same doctor that I have seen in the past? How much will I have to pay if I want to see a doctor who is not in the plan?

2 Are pre-existing conditions covered?

3 Which hospitals are in the plan? Can I have outpatient surgery in a hospital or only in surgical centers?

4 Are preventive care, immunizations, well-baby care, prenatal care, maternity care and fertility treatments covered? What types of care are excluded from the plan?

5 Do I need a referral each time I see a specialist? Is there a limit on the number of referrals to specialists?

6 If I have an emergency or need care after hours, where do I go? Do I need to get authorization to go to an emergency room? Do I have to pay if I'm taken by ambulance to a hospital that is not in the plan?

7 How do I get a second opinion? Who chooses the doctor? Who pays?

8 What limits does the plan place on payments for medical care?

9 If I'm unhappy with the plan, how do I withdraw from it? Do I have to pay a penalty or meet new deductible requirements if I switch to another plan?

What you don't know may cost you!



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