

## 1. Plan Feature Comparison Chart

Plan Name	<i>CMM Plan</i>	<i>PPO 80</i>		<i>PPO 100</i>		Keystone HMO
Plan Type	Comprehensive Major Medical Fee for Service	Preferred Provider Organization		Preferred Provider Organization		Health Maintenance Organization
		In Network	Out of Network	In Network	Out of Network	
<b><i>Network Type</i></b>						
Local Network						✓
National Network	✓	✓		✓		
<b><i>Primary Care Physician</i></b>						
Primary Care Physician						✓
<b><i>Referral Required</i></b>						
Referral Required						✓
<b><i>IBH Manages Mental Health/ Substance Abuse Benefits</i></b>						
IBH Manages Mental Health/ Substance Abuse Benefits				✓	✓	✓
<b><i>Magellan Pre-authorizes Mental Health/Substance Abuse Benefits</i></b>						
Magellan Pre-authorizes Mental Health/Substance Abuse Benefits	✓	✓	✓			
<b><i>What you pay</i></b>						
Deductible	✓	✓	✓		✓	
Coinsurance	✓	✓	✓		✓	
Copayment		✓		✓		✓
<b><i>Out of Network</i></b>						
Higher Deductible and Coinsurance			✓		✓	
Balance Billing	✓		✓		✓	
<b><i>Coverage out of network</i></b>						
Routine care	✓		✓		✓	
Emergency/Urgent Care	✓		✓		✓	✓
<b><i>Wellness Care</i></b>						
Limited Preventive Testing	✓					
Broad Wellness Care		✓		✓		✓