

Which plan is right for you?

Explore the differences between HMO and PPO plans to feel confident about the next step in your healthcare journey.



HMO

Health Maintenance Organization

GUIDED CARE WITH YOUR DOCTOR

Partner with a doctor in your local network to coordinate your care at lower costs.

PPO

Preferred Provider Organization

CARE ON YOUR OWN TERMS

Enjoy the flexibility to see doctors in a larger network and the ability to customize your care.

Turn over to read more details about each plan type.

Compare plan types

	HMO	PPO
Care coordinated through a Primary Care Physician (PCP)	Yes	No
Can see a specialist without a referral	Sometimes, depending on the plan	Yes
Network of doctors and hospitals	HMO network providers only	PPO network and non-network providers
Preventive care covered at 100%	Yes	Yes
Out-of-pocket costs for services	Usually requires fixed copayments for most services; may require you pay a deductible before it covers some services	Usually requires you pay a deductible first, then a copayment or coinsurance for most services
Care outside California	No	Yes
Emergency and urgent care available worldwide	Yes	Yes

For more information on the health plans available to you, please ask your employer or health benefits manager.