

**CHARTWELL**

	<b>HMO</b>	<b>POS</b>	<b>PPO</b>	<b>Indemnity</b>
<b>Referrals</b>	primary Care Physician refers patients to specialists.	Primary Care Physician refers patients to specialists, but employee has the option to self-refer at higher cost.	Not required.	Not required.
<b>Coordinating care</b>	Primary Care Physician manages your care.	Primary Care Physician manages your care.	Employee manages their care.	Employee manages their care.
<b>Out-of-network option</b>	Not available.	Option to self-refer at higher cost and out-of-network level of coverage.	Option to seek care out-of-network at higher cost.	One level of coverage for all participating providers.
<b>Routine preventative care</b>	Full range of services with co-payment.	Full range of services with co-payment (applies to in-network only).	<p><b>In-network</b> Full range of services with co-payment.</p> <p><b>Out-of-network</b> Full range of services with a deductible.</p>	<p>For routine pediatric care, covered according to age-based schedule.</p> <p>Adult routine exams (coverage varies by plan).</p>

**CHARTWELL INSURANCE BROKERS, INC.**

[www.chartwellinsurance.com](http://www.chartwellinsurance.com)

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