



Main Benefit Differences Direct POS vs. Personal Choice

	<u>DPOS</u>	<u>Personal Choice</u>
1. Network	Keystone	Personal Choice
2. Primary Doctor	required	not required
3. Referrals	needed for 4 services ¹	not required
4. Hospitalization	100% covered	PC 15 – 100% covered PC 10/20/70 - \$75 /day
5. ER Copay	\$100 Not waived if admitted	PC 15 - \$25 PC 10/20/70 - \$40 Waived if admitted
6. Office Visit	\$10 – primary \$20 – specialist	PC 15 - \$15 copay PC 10/20/70 - \$10 primary \$20 specialist
7. X rays	\$20 – routine radiology ² \$40 – complex radiology ²	PC 15 – 100% covered PC 10/20/70 - \$20 copay
8. Durable Medical Equipment /Prosthetics	Covered at 70%	PC 15 – covered at 100% PC 10/20/70 – \$20 copay
9. Outpatient Private Duty Nursing	Covered at 90%	PC 15 & 10/20/70 – covered at 100%

¹ The 4 services where referrals are needed with the DPOS plan: Radiology, Podiatry, Physical and Occupational Therapy and Spinal Manipulations

² There are also 4 services where you must use the PCP's chosen providers: Radiology, Podiatry, Labwork, and Physical and Occupational therapy.