



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.