

## Exclusive Provider Option (EPO)

Highlights	
PCP required	✓
Referral required	✓
Copayments/coinsurance	✓
Out-of-network coverage	X
Deductible	✓
Tiered plan	X
Authorized benefits	✓
Unauthorized benefits <sup>1</sup>	✓

<sup>1</sup>Unauthorized care is limited to emergency services only.

**Note:** This information is intended to provide an overview of the plan. Providers are reminded to check the member's ID card to verify the plan in which the member is enrolled. Services and subsequent payment are pursuant to the member's benefit plan document. Prior to initiating services, member eligibility and benefits should be verified by logging on to the secure Provider website.

### Overview

EPO is a self-insured plan that functions like a fully insured HMO plan.

**Note:** In New Hampshire, EPO plans can be fully insured.