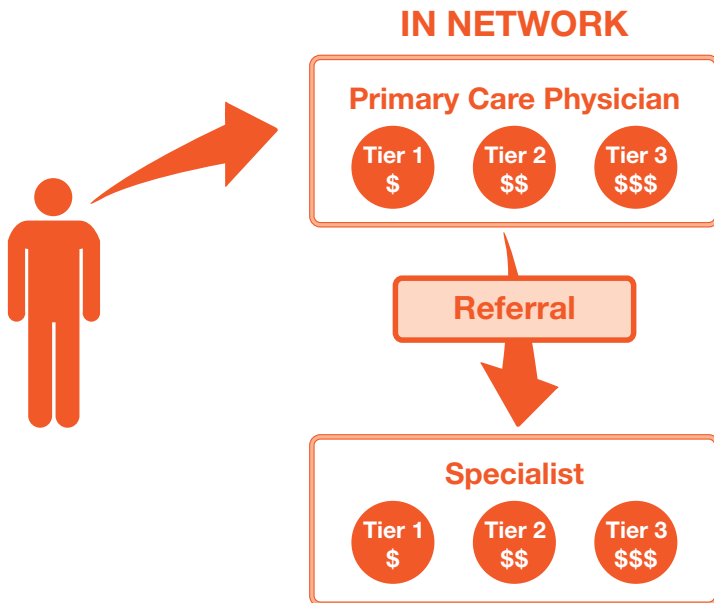


HMO with a tiered network

If you're looking for a more affordable HMO plan, then an HMO with a tiered network may be right for you. Just like a regular HMO plan, you must visit in-network providers and select a primary care physician who refers you to specialists when needed. But, you can save on your monthly premium and also save on cost-sharing (out-of-pocket costs) when you visit certain doctors and hospitals. We've grouped our HMO network into three benefit tiers, using cost and in many cases, quality measures. This means that you can pay less out of pocket when you visit providers in Tier 1 and Tier 2.

How an HMO with a tiered network works



[Click here to search the IBC Network](#)

Learn more about each plan type in the *Benefits at a Glance* brochure.



Edward T. MacConnell, CES, CBC, CHRS / President
215.355.2121 • edmac@totalbenefitsinc.com
www.totalbenefitsinc.com