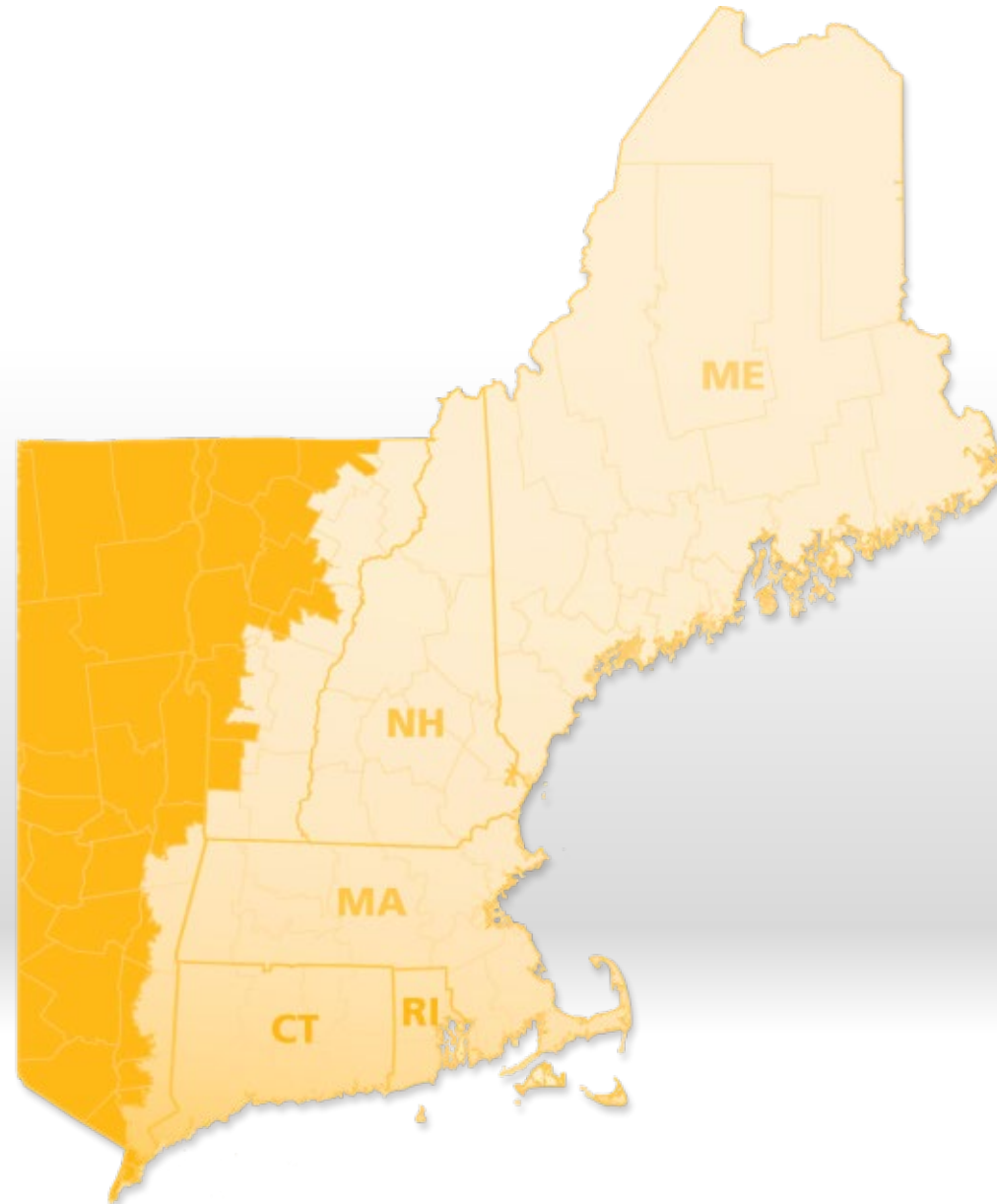
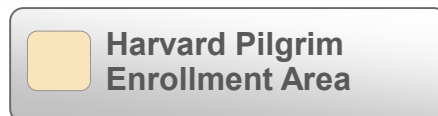


HPHC Network:

- Network of more than **68,000 providers and 182 hospitals**
- **HMO:**
 - Must select a PCP from our network.
 - Referrals are required for most specialty care.
 - ER Covered **world-wide**
 - **Must remain in network for all other services*



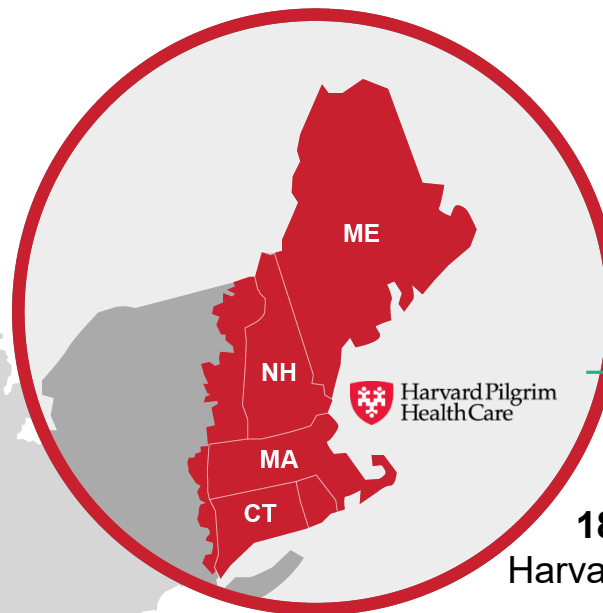
PPO:

No PCP required

No Referrals necessary

Can access in-or-out of network services

*** Balance Billing is possible for OON services**



More than **68,000 physicians** and **182 hospitals** across Harvard Pilgrim's network

Access to the largest national network in the USA with **775,000 providers** and more than **5,500 hospitals** provided by United Healthcare