



If you seek care outside of the Sutter Health | Aetna network, your out-of-pocket costs will vary depending on your plan.

## What does this mean for you?

### Open Access POS II Plans

- POS II Plans include in and out-of-network benefits. Our plans will help you pay for care from providers in network and out-of-network, but your costs are likely to be higher out-of-network.
- In general, we don't have contracts for discounted rates with out-of-network providers, and that means you will pay more for services from out-of-network providers. In addition, you may be responsible for the difference between the provider's full charge and the amount the plan pays, known as balance billing.
- Your copayments, coinsurance and deductibles for services from out-of-network providers are likely to be higher.

### Open Access EPO Plans

- These are network-only plans, which means that except for emergencies, we will not cover any health care services from out-of-network providers.
- If you seek services from an out-of-network provider, you will be responsible for paying the full cost for services.

### Emergencies

- Regardless of your plan, emergency care is covered anytime, anywhere in the world.
- An emergency medical condition means your symptoms are sudden and severe. This includes severe pain. If you don't get help right away, an average person with average medical knowledge will expect that you could seriously risk your health, seriously impair a bodily function or cause serious malfunction of a body part or organ. For a pregnant woman, that includes seriously risking the health of her unborn child.
- In such instances, the plan will pay the bill as if you received care in-network. You will pay your plan's copayments, coinsurance and deductibles at your in-network level of benefits.

**For more information** about services from out-of-network providers, see page 4 of our **disclosure** or call your member services representative at the toll-free number on your ID card. To find in-network providers, visit our **provider directory**.

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