

Point of Service (POS)

A POS is a combination of HMO and PPO. Like an HMO, you choose a PCP. But like a PPO, you can get medical care from both in- or out-of-network providers. You'll pay less when you use a doctor or hospital in-network and more if you choose out-of-network.

A POS plan may require you to pay a higher premium and have copays, but most have no deductible for in-network services referred by your PCP.

