

Information for PPO Members

How the Preferred Provider Organization (PPO) Plan Works

As a PPO member, you have access to a wide variety of providers. Unity contracts with HealthEOS/Associates for Healthcare (ARC) and MultiPlan, preferred provider organizations, to serve as the provider network. HealthEOS/ARC providers include hospitals, clinics and physicians throughout Wisconsin. MultiPlan includes providers throughout the United States. HealthEOS/ARC and MultiPlan providers can be found at unityhealth.com by clicking on *Find A Doctor*. You have a choice to either access participating providers or providers outside the network. If you receive care from a participating provider, the provider will submit the claim on your behalf. When you receive care from a non-participating provider, you are responsible for submitting a claim form to HealthEOS/ARC by MultiPlan within three months from the date the services were received.



PPO (formerly known as Extended Access) Member Information

The PPO plan offers two different benefit levels:

In-Network — You obtain services from providers in the HealthEOS/ARC or MultiPlan networks. You receive the highest level of coverage (In-Network) when you see participating providers.

Out-of-Network — You receive services from providers outside the HealthEOS/ARC and MultiPlan networks.

Your health care services are subject to medical necessity, all benefit maximums, policy limitations and exclusions and eligibility requirements. Coverage for services received from non-participating providers may be limited to usual, customary and reasonable charges.

Not all services are covered when they are performed by an Out-of-Network provider. In addition, some services require Prior Authorization. Failure to receive the necessary Prior Authorization will result in a monetary penalty. Review your Certificate of Coverage for more information.