MH Network vs. PHCS

BENEFIT PLAN	PPO	PPO & HMO*	PPO Buy-Up
RESIDENCY:	Subscriber/ Dependent lives <u>in</u> MH Service Area	Subscriber/ Dependent lives <u>outside</u> MH Service Area	Subscriber/ Dependent lives <u>in</u> MH Service Area
IN NETWORK:	МН	MH + PHCS	MH + All Others (PHCS)
OUT OF NETWORK:	All Others	All Others	All Others Outside MH Service Area
EXCEPTIONS:	Traveling Outside MH Service Area = PHCS	*HMO Dependent lives outside MH Service Area = PHCS	Traveling Outside MH Service Area = PHCS