



# OptiMed PPO Questions

## Q. How does my OptiMed Mini-Medical plan work?

A. Your plan is an Indemnity plan.  
 An Indemnity plan does not require a member to utilize a PPO Network.  
 Your plan pays benefits directly to your provider or facility once you assign the benefits.  
 The amount your provider is paid is shown in your Schedule of Benefits.  
 If you use a PPO provider, you may be able to reduce out-of-pocket expense.  
**Your OptiMed Plan is not a major medical plan, nor is meant to replace a major medical plan.**

## Q. How do I find PPO Providers?

A. Please see the Section, "Using Preferred Providers", located on page 3.

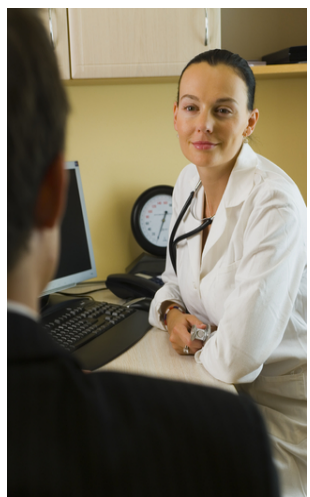
## Q. If my doctor is not a PPO provider, does that change the benefit I will receive from my OptiMed Mini-Medical plan?

A. No. The Plan will pay you the same benefit whether you go to a PPO provider or a Non-PPO provider.

## Q. Why should I use a PPO provider?

A. You may be able to reduce your out-of-pocket expense because the PPO provider may charge a discounted fee for his/her service. Assuming your OptiMed Mini-Medical plan Schedule of Benefits shows your plan will reimburse you \$75 for an Office Visit, here are examples of what your out-of-pocket expense might look like:

Example 1 =	<u><b>Non PPO Provider</b></u>	Your Out-of-Pocket Expense
	Doctor Fee	<b>\$100</b>
	Less: Negotiated Discount	- \$ 0
	Equals: Fee Doctor Charges You	= \$100
	Less: OptiMed Mini-Medical Benefit	- \$ 75
	<b>Equals: Your Out-of-Pocket Expense</b>	<b>= \$ 25</b>
Example 2 =	<u><b>PPO Provider</b></u>	Your Out-of-Pocket Expense
	Doctor Fee	<b>\$100</b>
	Less: Negotiated Discount	- \$ 25
	Equals: Fee Doctor Charges You	= \$75
	Less: OptiMed Mini-Medical Benefit	- \$ 75
	<b>Equals: Your Out-of-Pocket Expense</b>	<b>= \$ 0</b>



*"EXPERIENCE THE DIFFERENCE"*



## Frequently Asked Questions

**Q. If I do not have my ID card with me when I visit the doctor, what should I do to make sure the doctor's office is aware of the coverage my OptiMed Mini-Medical plan provides?**

A. Please have the doctor's office call the OptiMed Customer Service Department at (800) 482-8770 so that we may give them your group number, PPO Network information and address the providers' expectations.

**Q. If I am going to a Non-PPO or PPO hospital, what address do I give the hospital to assign benefits, so that the hospital will bill OptiMed directly, and I do not have to submit a claim form?**

A. Please contact OptiMed Customer Service at (800) 482-8770, via email at [optimed@optimedhealth.com](mailto:optimed@optimedhealth.com) or by Mail at: **OptiMed Health Plans  
4 Terry Drive; Suite 1  
Newtown, PA 18940**

**Q. Who do I contact when I have a problem or a question about my OptiMed Mini-Medical plan?**

A. Please contact OptiMed Customer Service at (800) 482-8770, via email at [optimed@optimedhealth.com](mailto:optimed@optimedhealth.com) or by Mail at: **OptiMed Health Plans  
4 Terry Drive; Suite 1  
Newtown, PA 18940**

**Q. Who may I contact for assistance if I am unable to pay or having difficulty paying a provider bill?**

A. OptiMed's unique and exclusive Patient Advocacy Department will assist you. Our Patient Advocate serves as a liaison between you and your medical providers.

OptiMed's promise of delivering to you the highest level of customer service means we care about answering any questions or attempting to help you resolve any provider payment difficulties you may have.

For more information on OptiMed's Patient Advocacy Services, please call Customer Service at (800) 482-8770.

