

Individual Medically Underwritten HMO and PPO Options - Allowed Changes Without Medical Underwriting

	To PPO				
From HMO	PPO 1 (\$30 Copay)	PPO 2 (\$2500 Ded)	PPO 3 (\$5000 Ded)	PPO 4 (\$3000 HSA)	PPO 5 (\$5000 HSA)
HMO 1 (\$10 Copay)	Yes	Yes	Yes	Yes	Yes
HMO 2 (\$15 Copay)	Yes	Yes	Yes	Yes	Yes
HMO 3 (\$20 Copay)	No	Yes	Yes	Yes	Yes
HMO 4 (\$1500 Ded)	No	No	Yes	Yes	Yes
HMO 5 (\$2500 Ded)	No	No	No	Yes	Yes
HMO 6 (\$5000 Ded)	No	No	No	No	Yes

From HMO to HMO Buy downs (refer to the listed order above) are allowed changes without medical underwriting.

	To HMO					
From PPO	HMO 1 (\$10 Copay)	HMO 2 (\$15 Copay)	HMO 3 (\$20 Copay)	HMO 4 (\$1500 Ded)	HMO 5 (\$2500 Ded)	HMO 6 (\$5000 Ded)
PPO 1 (\$30 Copay)	No	No	No	Yes	Yes	Yes
PPO 2 (\$2500 Ded)	No	No	No	No	Yes	Yes
PPO 3 (\$5000 Ded)	No	No	No	No	No	Yes
PPO 4 (\$3000 HSA)	No	No	No	No	No	No
PPO 5 (\$5000 HSA)	No	No	No	No	No	No

From PPO to PPO Buy downs (refer to the listed order above) are allowed changes without medical underwriting.