

YOUR PREFERRED NETWORK SOLUTION

Your employer-sponsored health plan features access to a robust network of providers that ensures you have the most care options close to where you live, travel or attend school.

Our HMA Preferred plus PHCS National Network provides local and national coverage that is focused both on quality of care and enhanced access to healthcare providers such as physicians, hospitals and clinics. In addition to providing nationwide access to the industry's most comprehensive national PPO network through our partnership with PHCS, we also offer the most robust four-state regional network in Washington, Idaho, Utah and Oregon. PHCS is the only national independent PPO to earn five endorsements, two of which were presented by The National Committee of Quality Assurance and the Utilization Review Accreditation Committee on network quality.

The HMA Preferred *plus* PHCS Network offers the following key benefits:

Nationwide Access: You have access to the best possible primary network based upon where care is received. In Washington, Oregon, Idaho and Utah, the HMA Preferred Network provides access to the largest network in the Pacific Northwest. Our network contracts with 95% of providers, which affords access to more than 63,000 providers and 250 hospitals. The PHCS National Network, offered in all other states, provides member access to over 4,200 hospitals, 70,000 ancillary care facilities and 630,000 healthcare professionals throughout the country. Together, HMA Preferred plus PHCS provide access to an impressive 693,000 providers and 4,450 hospitals to ensure you always have a provider nearby!

Travel Benefits: Provider network access does not stop at your front door. Discounts and access to providers travel with you anywhere in the domestic United States.

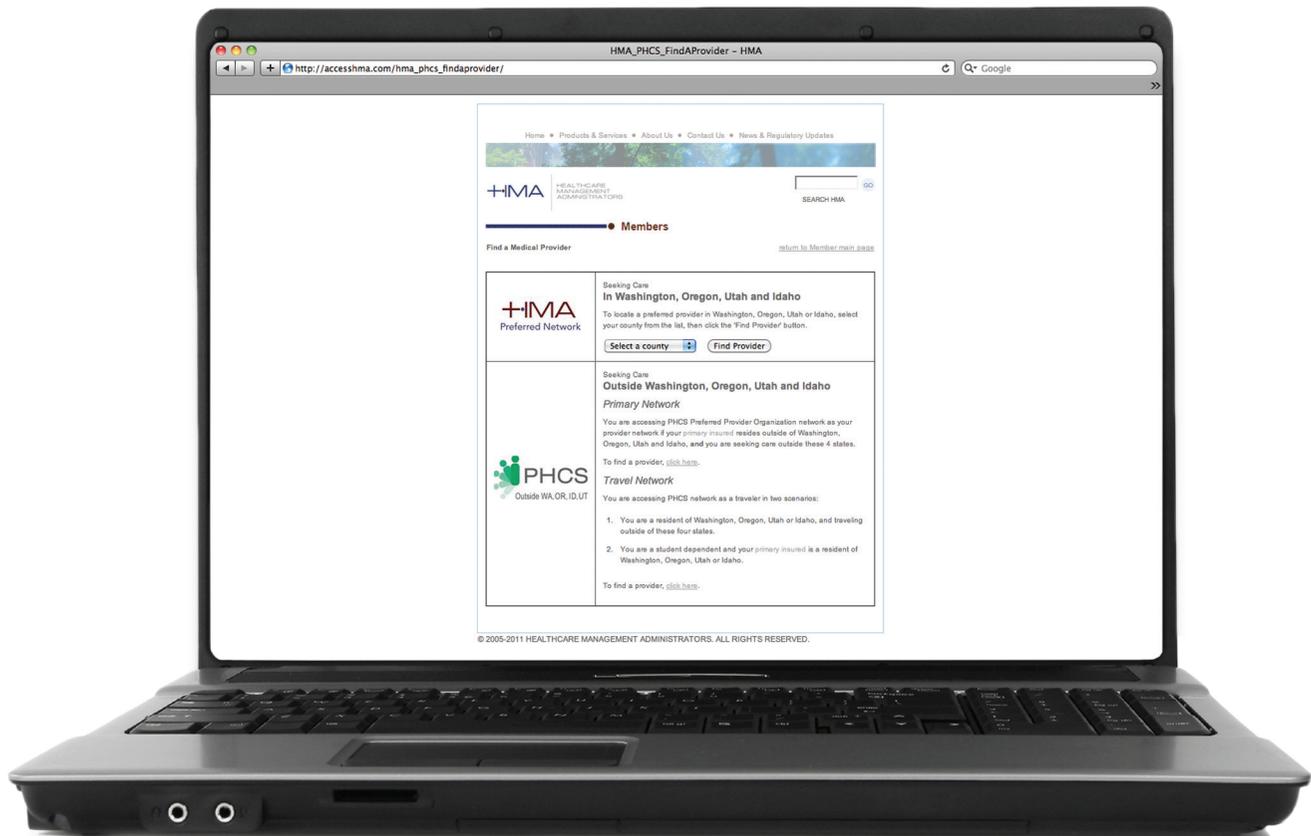
Savings: By providing access to a broader network of providers, there is less occurrence of out-of-network care or balance billing by providers, which in turn provides greater savings for you.

Satisfaction: With the protection of one of the strongest networks, you will experience less out-of-pocket expense and have greater satisfaction with their employer-sponsored health plan.

Simplification: You and your family members need only one single co-branded identification card with easy provider look-up functions, regardless of location.

Peace of Mind: Access to healthcare is seamless and you eliminate the need to pay full charges for services no matter where you live, travel or attend school.

ONE ID CARD = LIMITLESS NATIONAL COVERAGE



Finding a care provider where you live or travel is easy when you visit www.accesshma.com.

To find a provider:

1. Select **“Members”**
2. Select the ID card under **“Find A Medical Provider”**
3. If seeking care within Washington, Oregon, Utah, or Idaho, select a county on the HMA Preferred Network block and click **“Find Provider.”**
4. If you are outside of these states you may select either from the **“Primary Network”** or **“Travel Network”** on the PHCS block.