

# BENEFIT BITES



## UNDERSTANDING EPOs vs PPOs

### EPO



A health insurance plan that operates within a network of medical providers who agree to accept negotiated fees



When you visit a covered provider, you'll pay a set percentage for any treatment and your EPO will pay the rest



Out-of-network providers aren't covered under EPO plans, so you may need to pay the entire bill out of pocket

### PPO



A health insurance plan that operates within a network of medical providers who agree to accept negotiated fees



When you visit a covered provider, you'll pay a set percentage for any treatment and your PPO will pay the rest



Out-of-network providers are covered but will typically require a higher out of pocket cost for you than in-network providers

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