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## Section 1 Facts about this HMO plan

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This Plan is a health maintenance organization (HMO). We require you to see specific physicians, hospitals, and other providers that contract with us. These Plan providers coordinate your health care services. GlobalHealth is solely responsible for the selection of these providers in your area. Contact the GlobalHealth for a copy of their most recent provider directory.

HMOs emphasize preventive care such as routine office visits, physical exams, well-baby care, and immunizations, in addition to treatment for illness and injury. Our providers follow generally accepted medical practice when prescribing any course of treatment.

When you receive services from Plan providers, you will not have to submit claim forms or pay bills. You pay only the copayments, coinsurance, and deductibles described in this brochure. When you receive emergency services from non-Plan providers, you may have to submit claim forms.

**You should join an HMO because you prefer the plan's benefits, not because a particular provider is available. You cannot change plans because a provider leaves our Plan. We cannot guarantee that any one physician, hospital, or other provider will be available and/or remain under contract with us.**

### **How we pay providers**

We contract with individual physicians, medical groups, and hospitals to provide the benefits in this brochure. These Plan providers accept a negotiated payment from us, and you will only be responsible for your copayments or coinsurance.

### **Your Rights**

OPM requires that all FEHB Plans provide certain information to their FEHB members. You may get information about us, our networks, providers, and facilities. OPM's FEHB Web site ([www.opm.gov/insure](http://www.opm.gov/insure)) lists the specific types of information that we must make available to you. Some of the required information is listed below.

- **GlobalHealth is a Health Maintenance Organization (HMO) operating since 2003.**
- **GlobalHealth is a for profit organization.**

If you want more information about us, call 1-877-280-2990, or write to P.O. Box 1747, Oklahoma City, Ok 73101-1747. You may also contact us by fax at 405-280-2951 or visit our Web site at [www.globalheath.cc](http://www.globalheath.cc).

### **Service Area**

To enroll in this Plan, you must live in or work in our Service Area. This is where our providers practice. Our service area is the following counties in their entireties: Blaine, Canadian, Cleveland, Creek, Garvin, Grady, Harmon, Hughes, Johnston, Lincoln, Logan, Major, Mayes, McClain, Oklahoma, Osage, Pontotoc, Pottawatomie, Rogers, Seminole, Tulsa, and Wagoner counties.

Ordinarily, you must get your care from providers who contract with us. If you receive care outside our service area, we will pay only for emergency care benefits. We will not pay for any other health care services out of our service area unless the services have prior plan approval.

If you or a covered family member move outside of our service area, you can enroll in another plan. If your dependents live out of the area (for example, if your child goes to college in another state), you should consider enrolling in a fee-for-service plan or an HMO that has agreements with affiliates in other areas. If you or a family member move, you do not have to wait until Open Season to change plans. Contact your employing or retirement office.