



**IT'S FINALLY HERE!**  
**THE HEALTH PLAN THAT LETS**  
**YOU SEE A SPECIALIST**  
**WITHOUT A REFERRAL**

**MaxAccess**



*A New Era in Managed Care*

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**FINALLY** A NEW **MANAGED CARE PLAN**  
THAT GIVES YOU THE KIND OF  
**EXCEPTIONAL SERVICES**  
RARELY FOUND THESE DAYS.

  
**THE MAXIMUM ACCESS PLAN**  
**FROM VYTRA HEALTHCARE IS HERE!**

Before *MaxAccess*, your options were more limited. Traditional indemnity insurance and preferred provider organizations (PPOs) granted lots of freedom, but many companies no longer offer them; they're simply too expensive. Instead, you may have been covered by managed care plans—such as health maintenance organizations (HMOs)—that companies found more affordable, but which placed restrictions on convenience and choice.

Now  
*MaxAccess* gives  
you the best of  
all worlds.

Imagine an innovative plan that offers a level of convenience and choice virtually unheard of in managed care. A plan where you can choose to see a specialist without a referral from your "primary care

physician" (PCP). A plan with **no copayment when you visit your PCP**. A plan that will let you go "**out-of-network**" when you deem necessary.

In the past, getting all these benefits only could be accomplished if your company provided multiple health care plans—a rarity, indeed. Now *MaxAccess* gives you all these advantages and then some.

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**Convenience**

.....  
**Affordability**

.....  
**Choice**

*MaxAccess*  
**The Maximum Access Plan**  
**from Vytra Healthcare.**  
*Pre-tested with*  
**Vytra Employees!**

## A HEALTH CARE PLAN YOU'LL LOVE

**MaxAccess** is a managed care plan that expands to give you the advantages of other, more expensive types of health insurance. With **MaxAccess**, you enjoy a new era of:

- **Convenience**

With **MaxAccess**, you have two options for care, your primary care physician (PCP) coordinates your overall care. And, like other plans, your PCP will provide referrals to other doctors if needed.

But perhaps you'd like the freedom to see specialists or other primary care doctors in your network, without obtaining your PCP's referral. **MaxAccess** lets you do it!

For a \$20 copayment per visit, you can see any in-network provider without a referral. Or get the referral from your PCP, and the in-network copayment is only \$5. It's your decision.

- **Affordability**

Imagine absolutely no copayment whatsoever for routine and preventive care with your PCP.

Just think....you'll never have to pay another penny when you visit your internist, family doctor, pediatrician, or obstetrician/gynecologist.

**MaxAccess** is one of the very few plans with this advantage!

- **Choice**

Choose from Vytra's network of more than 4,200 outstanding doctors on Long Island and in New York City. Or, if necessary, you can see the doctor of your choice outside our network. **MaxAccess** gives you maximum access to any physician!

Just like a traditional indemnity insurance plan, when you visit a doctor outside Vytra's network, you are subject to meeting your deductible and paying a share of the cost for all out-of-network health care. A variety of options are available.

## THE BEST OF ALL WORLDS

**MaxAccess** essentially combines aspects of today's popular managed care plans with features from traditional indemnity plans.

At its core, it's an HMO, using your primary care physician (PCP) as a coordinator of your care. But it's even better because **MaxAccess** features another level, in which you can see any in-network doctor without your PCP's referral. And finally, **MaxAccess** offers an out-of-network option.

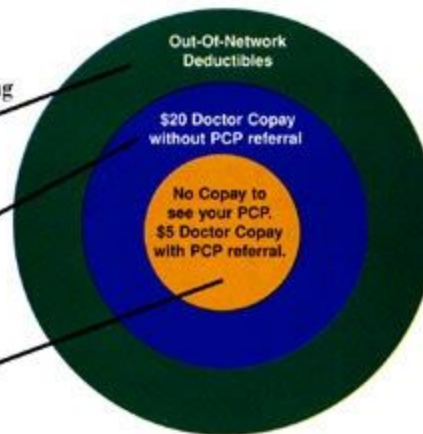
Vytra has taken the best of all worlds and combined them in a truly unique way to bring you **MaxAccess**.

Traditional Plan

Self-Referral  
Open Access Plan

Basic Managed Care  
Plan (HMO)

## MaxAccess CIRCLES OF CARE



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## **MaxAccess: A HOST OF BENEFITS**

**MaxAccess** provides you with a deluxe level of service. Here are just a few of the benefits. See your company's benefits manager for a more comprehensive explanation.

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  - Option to see an in-network provider **without a PCP referral** for a \$20 copayment. With a PCP referral, the copayment for in-network specialty services is only \$5.
  - No copayment for PCP or diagnostic services in-network.

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- No copayment for routine gynecological exams and mammography.
- No copayment after first visit for maternity care.

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- No referral needed for medically necessary chiropractic services.

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- No copayment for hospice services.
- No copayment for home care and nursing home services.

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- A \$5 copayment for nutrition counseling and vision care. No referral needed.

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- Minimal copayments for mental health and substance abuse services.

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★ Furthermore, Vytra Healthcare has pre-tested **MaxAccess** on hundreds of its own employees.

Plus, you benefit from choosing Vytra Healthcare for your coverage. We offer:

- A network of more than 4,200 doctors on Long Island and in New York City.
- No paperwork when you stay in-network.
- Vytra's unique Constellation Club Program. This exciting program **rewards you** for leading a healthier lifestyle.
- Newsletters with timely health advice - and news.
- Worldwide emergency care, 24 hours a day.
- Award-winning customer service. Vytra won the prestigious 1997 Inc./MCI National Positive Performer Award for Service. And, as a Long Island-based company, we're more focused on the needs of our members -- people like you who work or live on Long Island or in Queens.

