



GET **BETTER VALUE** FOR
YOUR **MONEY** AND
GIVE YOUR EMPLOYEES
MORE CHOICES WITH
VYTRA'S NEW MAXIMUM ACCESS PLAN

MaxAccess



FINALLY A NEW **MANAGED CARE PLAN**
THAT GIVES YOUR EMPLOYEES THE KIND OF
EXCEPTIONAL SERVICES THEY WANT...
AT A PRICE YOU CAN AFFORD.



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

Before *MaxAccess*, your options were more limited. Traditional indemnity insurance and preferred provider organizations (PPO) offered lots of freedom, but at a price. Certain managed care plans—such as health maintenance organizations (HMO) or point-of-service (POS)—were more affordable, but 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 the managed care industry. A plan where you can choose to see a specialist without a referral. A plan with no copayment when you visit your Primary Care Physician. A plan that will let you go "out-of-network" if necessary.

In the past, getting all these benefits could only be accomplished by purchasing multiple health care plans. For many small to medium-sized companies, that's simply too expensive. *MaxAccess* gives you all these advantages and then some, yet won't cost your company much more than a typical HMO.

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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 BE PROUD OF

Vytra Healthcare has paved the way to a managed care plan you'll be delighted to offer your employees. With **MaxAccess**, your company ushers in a new era of:

- **Convenience**

In a typical managed care plan, a PCP coordinates each member's care, providing referrals to specialists if needed. But perhaps you'd like the freedom to see one or more specialists or another PCP, without obtaining a referral. **MaxAccess** lets you do it.

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

- **Affordability**

How many managed care plans require absolutely no copayment for routine and preventive care with a PCP? **MaxAccess** is one of the elite with this advantage.

Plus **MaxAccess** won't take a huge bite out of your company's bottom line. Premiums run only about two to five percent higher than those of a typical value-priced HMO...and considerably less than those of a typical POS, PPO or indemnity plan.

- **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 a doctor outside our network with a deductible and copayment like traditional health insurance.

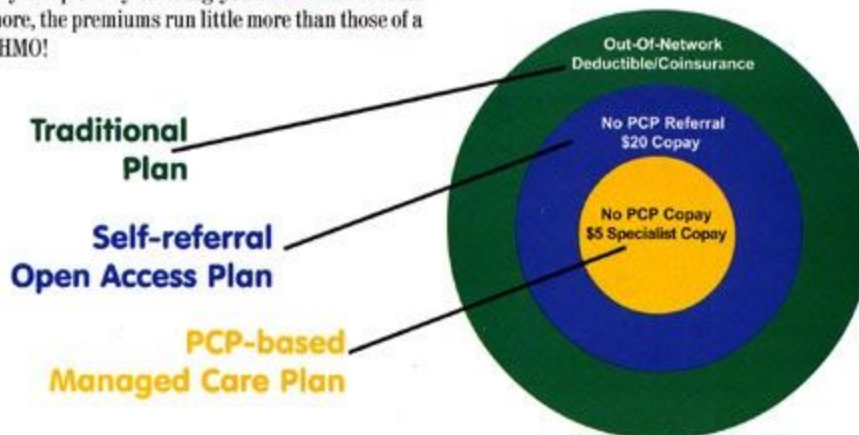
THE BEST OF ALL WORLDS

MaxAccess essentially combines aspects of an HMO/POS plan, a PPO and a traditional indemnity plan.

At its core it's an HMO using a PCP as a coordinator of care. At the next level, it's a PPO, because you have the option of seeing any in-network provider without a PCP referral. And finally, **MaxAccess** is like a POS plan, because it 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**. And what's more, the premiums run little more than those of a typical HMO!

MaxAccess CIRCLES OF CARE



MaxAccess: A HOST OF BENEFITS

MaxAccess provides you with the kind of benefits typically seen in more expensive plans. Here are just a few. See your Vytra representative for a more comprehensive explanation of benefits.

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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.

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

- No referral needed for medically necessary chiropractic services.

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

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

- Minimal copayments for mental health and substance abuse services.

★ 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.
- Ease of administration and the dedication of a local home office.
- Vytra's unique Constellation Club Program, to encourage your employees to lead healthier life-styles.
- Worldwide emergency care, 24 hours a day.



Corporate Center
395 North Service Road
Melville, NY 11747-3127
1-800-406-0806

MAXACC.EMP-8.18