



# You Have a Vault PPO Health Plan

Your Preferred Provider Organization (PPO) plan allows you to visit any in-network physician or health care provider without needing a referral from a primary care physician.

**As a member of a PPO plan, you're encouraged to use your network of preferred doctors and facilities. No matter which health care provider you choose, in-network health care services will be covered at a higher benefit level than out-of-network services.**

It's important to check if your provider accepts your health plan so you receive the highest level of benefit coverage. If you're unsure of your PPO network choices, the information can be found on your group health benefit ID card. Once you know the name of your PPO network options, visit [www.alliednational.com](http://www.alliednational.com) and click on Find a Provider to reach your network's website.

As always, you're free to see a provider who is not in-network, but your benefits will be reduced. There is a phone number on your ID card you can call to find a preferred provider if you are out of town or there's an emergency.

We appreciate the opportunity to provide you with valuable health benefit coverage. If you have any questions about your benefits, please call Allied Client Services at 800-825-7531 or email [clientservices@alliednational.com](mailto:clientservices@alliednational.com)

**See your Summary Plan Description for complete details.**



# Special features of your Vault PPO Plan



Coverage is available for spouses and dependent children up to age 26.

## Benefits include:

**Allied HealthCare Assistant** — An umbrella of health care services available to members and their families. These services ensure that members have the absolute best access to the best health care in the country while saving money.

**Cura TeleHealth & Wellness** — You can see a doctor from your phone or laptop 24/7. Your plan has the Cura TeleHealth & Wellness benefit.

Telehealth is an efficient way to manage most acute and chronic conditions without having to go to a doctor's office. The cost is covered by your health plan or, if you have an HSA, it's a low-cost alternative to an office visit.

Call 620-740-2872 to register.

