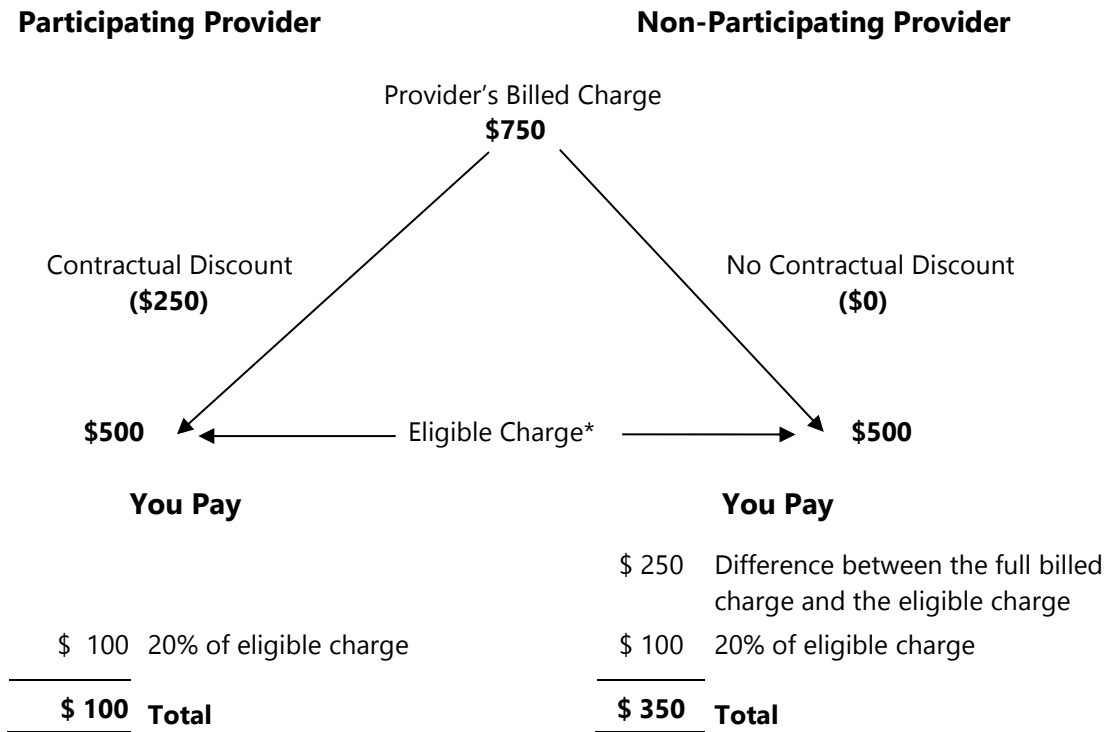


Pay Less by Choosing a Participating Provider

The following illustrates an example of your out-of-pocket expense if you receive services from a participating vs. non-participating provider.



* The eligible charge is not equal to the billed charge. The eligible charges shown above are for illustration purposes only. Such charges may vary, depending on the provider and type of service performed. Taxes are not covered and are the sole responsibility of the member. Payment may vary by health plan.

As illustrated, using a non-participating provider or facility will result in substantially higher out-of-pocket expenses. You will be responsible for all non-covered charges, copayments, coinsurance and any remaining balances over the eligible charge, up to the full billed amount. As a result, your out-of-pocket expense could be substantial.

The provider or facility may require you to pay the entire bill at the time you receive services, and to file your claim directly with us. When allowed, HMAA reserves the right to make payment directly to the member, regardless of whether assignment of benefits is requested (in other words, regardless of whether you ask us to pay your provider directly).