

# The Difference Between PPO & OAMP

*And how to find out if your doctor is in network*

Global Bikes is proud to offer 4 different Aetna Policies to all employees who work 25+ hours a week. Our current policies are a mix of PPO (Preferred Provider Organization) and OAMP (Open Access Managed Plus) policies. If you are unsure about what the difference is between the two types, read below.

- PPO policies are policies that allow patients to see doctors in-network and out-of-network. The patient would have better benefits going to an in-network provider, but the policy would still provide some coverage for a doctor who is out-of-network.
- OAMP policies are similar to PPO policies, as the policy also allows in-network and out-of-network coverage, but the in-network of doctors is not as big as a traditional PPO. The OAMP policies that Global Bikes offers have in-network providers that are specifically in the Maricopa County and Pinal County area. Because of the narrower service area, OAMP policies are offered at a lower cost than PPO policies.

Before deciding what policy option is best for you, it's a great idea to make sure that any specific doctor you are currently established with and need is an in-network provider for the specific policy you are interested in. Searching for a doctor is easy! Follow the steps below...

Follow the link below (or copy and paste the web address into your internet browser) that will take you to the DocFind website...

[https://www.myplanportal.com/dsepublic/#/contentPage?page=providerSearchLanding&site\\_id=banneraetna1](https://www.myplanportal.com/dsepublic/#/contentPage?page=providerSearchLanding&site_id=banneraetna1)

Next-

1. Enter your zip code or city/state
2. Scroll to the **2019 Small Group Under 51 Employees** section of the network menu
3. Choose the appropriate network name