

Plan Definitions

PPO Plus or EPO – This is AFMC’s exclusive plan most often used for employer groups or individuals residing in Maricopa and Pima Counties. It includes all physician providers that are contracted with AFMC, but the hospital and ancillary facility network is more restrictive. AFMC has negotiated deeper discounts through a smaller, tighter network of hospitals and ancillary facilities, while still maintaining access to all AFMC contracted physicians, including specialists.

Please Note: In accordance with Arizona’s DOI, the name “Foundation EPO” is reserved for ERISA qualified self-funded plans. The Foundation EPO program is available to fully insured plans as “Foundation PPO Plus”. Both plans utilize the same participating provider network.

PPO: Traditional - The PPO network includes all providers that are contracted with AFMC; including all hospitals, physicians, and ancillary services such as laboratories, imaging, and urgent care centers, to name a few. The PPO network is a perfect fit for employer groups that have employees throughout the state of Arizona and desire the broadest coverage without restrictions.

POS: Best Value - The POS Plan is broken down into three tiers – Best Value Hospitals (EPO or Tier One), Traditional Hospitals (Tier Two or PPO) and Out-of-Network Hospitals (Tier Three) – and is structured much like a pharmacy benefit plan that has generic, brand, and non-formulary drugs to choose from. In like fashion, if members choose a better value hospital (Tier One) they will pay less than if they chose a hospital in Tier Two, or pay out of network costs if Tier Three is chosen. These differentials exist between the three tiers to incentivize plan members to use the most cost effective providers. All providers are in the POS network.

Foundation SELECT - Foundation SELECT is AFMC’s customized plan for employer groups or individuals residing outside Maricopa and Pima Counties. This plan allows members living outside major metropolitan cities to seek care at rural hospitals with in-network benefits. However, if they seek care in Maricopa or Pima counties, they MUST go to an EPO hospital. If care is sought in a hospital other than EPO hospital in Maricopa or Pima Counties, it will be considered out-of-network.

Foundation COMP - Foundation COMP is AFMC’s all-inclusive workers’ compensation plan for fully insured and self-funded employers. This plan, along with reviewing, recording and re-pricing processed claims, includes a comprehensive utilization review process. Foundation COMP offers the largest, most accessible network of occupational medical centers, urgent care centers, physical therapy centers, and outpatient surgery centers, as well as a comprehensive network of 6500 plus physicians in over 19,000 locations. Foundation Comp is the workers’ compensation network endorsed by the Arizona Self-Insurers Association (ASIA).