

● U.S. Benefits Overview Notes

HMOs

- Health Maintenance Organizations (HMOs) provide coverage for medical care in case of illness or injury.
- HMO benefits and services are provided through an organized network of doctors and hospitals that contract with the HMO.
- Member care and access to specialists and other providers are managed by the HMO.
- Benefits are not usually available outside the HMO network, except for emergency services.
- Agilent HMO options:
 - Kaiser (CA, CO, GA, HI, and OR)
 - Group Health Cooperative of Washington State
 - Humana (Puerto Rico)
- Benefits and services vary by HMO
- Your benefit information from Fidelity indicates whether you live in an HMO service area.