



Do Not Pay For Insurance You Are Not Using

Health Insurance

J.Pappas Insurance will help navigate you and get the right coverage. Here's How:

- Step 1:** Compare types of health insurance plans
- Step 2:** Examine health plan networks
- Step 3:** Compare out-of-pocket costs
- Step 4:** Compare benefits
- Step 5:** Provide you with the the coverage you need at a low-cost



Choosing the best coverage option:

PPO - A preferred provider organization offers a network of healthcare providers you can use for your medical care. These providers have agreed to provide care to the plan members at a certain rate.

EPO - "Exclusive Provider Organization" plan. As a member of an EPO, you can use the doctors and hospitals within the EPO network, but cannot go outside the network for care. There are no out-of-network benefits.

OMNIA - Offers you the benefits of patient-centered care, along with access to all doctors and other health care professionals in the Horizon Managed Care Network, and all hospitals in the Horizon Hospital Network.

HSA - A health savings account (HSA) is a tax-advantaged medical savings account available to taxpayers in the United States who are enrolled in a high-deductible health plan (HDHP). The funds contributed to an account are not subject to federal income tax at the time of deposit.

Our Providers



J.PAPPAS

INVESTMENTS • PAYMENTS • ENERGY • INSURANCE



ADDRESS

208 Newark Pompton Tpke
Little Falls, NJ 07424

TELEPHONE

(973) 429-0725

FAX

(201) 215-9710

WEBSITE

www.JPappas.com