Marquette University offers several health insurance plan options to benefit eligible employees. One insurance plan is called the “EPO” plan and the other the “PPO” plan. Your benefit packet will explain the insurance plan specifics. This tool is to serve as a visual aide to help you understand the difference between the EPO and PPO in-network area coverage. **Before your appointment, always call your network to ensure that your doctor is in-network.**

The EPO insurance plan’s network is administered by IBS Navigator. EPO participants should always contact IBS Navigator, via the phone or web, to find in-network providers. The IBS Navigator website is [www.ibsinc.ws](http://www.ibsinc.ws) and their phone number is (800) 251-0838. As the EPO in-network coverage is primarily the Aurora and Columbia Saint Mary’s Networks, their network area primarily in the Milwaukee area.

![EPO Insurance Plan Map](image1)

The box on the left indicates the *general* in-network area for the EPO plans. Remember, the EPO plan does not have out-of-network coverage unless you or your covered dependent is in a life or limb threatening situation.

The PPO insurance plan’s network is administered by Health EOS. PPO participants should always contact Health EOS, via the phone or web, to find in-network providers. The Health EOS website is [www.healtheos.com](http://www.healtheos.com); you will need to use **Client ID: 13872** and **Password: haxqfh**. You can also call (800) 279-9776.

![PPO Insurance Plan Map](image2)

The box on the left indicates the *general* in-network area for the PPO plans. **There are select in-network physicians in Michigan, Minnesota and Illinois.** Contact Health EOS (via phone or the web) for more information.