

Benefits Information for:

Product Name: _____

This is only a summary. If you would like more details about your healthcare coverage and costs, you can obtain the complete coverage terms of your policy or plan by contacting your insurance provider:

by calling: _____

Coverage Period: _____

Payer Name: _____

Group #: _____

Policy #: _____

Benefit Type: _____

Information About Your Benefits and Coverage

QUESTION	ANSWER	WHY THIS MATTERS
What is my overall deductible?		You must pay all medical costs up to the deductible amount before your plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, on January 1).
Are there any additional co-pay or co-insurance costs?	Product: Office: Administration:	Your co-pay is a fixed cost you pay for a prescription drug or an office or hospital outpatient visit. Co-insurance is the percentage of covered healthcare costs you pay after you have paid your deductible and your co-pay.
Is there a limit on my maximum out-of-pocket expenses?		The out-of-pocket maximum is the most you would be expected to pay during a coverage period (usually 1 year) for your share of the cost of covered services. This limit helps you plan for healthcare expenses.

See page 2 of this document for important terms and their definitions.

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Glossary of Health Insurance Terms

✓ **Co-Pay**

This is a fixed amount that you pay for a covered healthcare service or drug.

✓ **Co-Insurance**

This is your share of the cost of a covered healthcare service or drug, calculated as a percent of the cost. For example, if a medicine costs \$100 and your plan requires 25% co-insurance, you would pay \$25 for the medicine.

✓ **Deductible**

This is the fixed amount that you must pay each year for a covered healthcare service or drug before you pay your regular co-pay/co-insurance and your plan starts to pay its share.

✓ **Out-of-Pocket Maximum**

The most you will have to pay for covered healthcare services or drugs in a plan year through deductible and co-insurance before your insurance plan begins to pay 100% of covered healthcare services and drugs. Co-pays and deductibles may or may not apply to this amount. This varies by insurance plan.

✓ **Premium**

The amount you pay for your health insurance every month. Your monthly premium is not included in determining your maximum out-of-pocket costs or deductible.