

# **How Health Insurance Works**

To help you understand your health plan options, it's important to understand a bit about health insurance. The graphic below explains how health insurance works and defines some key terms.

Let's get started!

**Receive your** member **ID** card

**Get your** preventive care

## Here are some key things that you get at no charge:

- Adult physicals
- Well-child exams and immunizations
- OB/GYN visits and pap tests
- Mammograms
- Prostate and colorectal screenings
- Routine prenatal maternity services

Need additional care?

#### Meet your deductible

If your plan has a **DEDUCTIBLE**, that is the amount of money you must spend each year on covered services before the plan will start paying its share.

**YOU PAY 100%** until you meet your deductible





Many of our plans do not require you to meet a deductible for primary care and specialist office visits, urgent care and preventive screenings.

## Pay your share

After you meet your deductible (if your plan has one), you'll pay a **COPAY** or **COINSURANCE** for covered services.

YOU PAY PLAN PAYS



### Reach your annual out-of-pocket maximum

If you reach your **OUT-OF-POCKET** MAXIMUM, you will pay nothing for your covered medical expenses for the remainder of the plan year.

PLAN PAYS 100%





Your premium does not count toward your deductible or out-of-pocket maximum.

Plan year ends

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