

HEALTH INSURANCE COST BREAKDOWN

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Monthly amount paid to obtain and keep A health plan

Paid whether services are received or not

COST SHARING FOR SERVICES

INSURED

INSURER

BEFORE ANNUAL DEDUCTIBLE

- Copayments
- 100% of cost for services

- \$0.00

AFTER ANNUAL DEDUCTIBLE

- Copayments
- Coinsurance – % of cost for services (10%, 20%, 30%, 40% - according to plan)

- Coinsurance – % of cost for services (90%, 80%, 70%, 60% - according to plan)

AFTER MAXIMUM ANNUAL OUT-OF-POCKET

- \$0.00

- 100% of cost for services

Notes:

- Preventive services are free of charge (no copay, no coinsurance)
- When a family is insured, there may be a deductible per individual and per family
- Copayments apply to visits, services and prescription drugs
- In some instances, coinsurance may apply before annual deductible
- Deductible and Maximum Out-of-Pocket follow an annual cycle