



# How the Plan Works

## with *In-network services*

<b>BEFORE</b> DEDUCTIBLE IS MET	
Preventive care	No cost
Office visit	Deductible
Urgent care/ emergency room	Deductible
Other medical services	Deductible
Prescription medication	Deductible

<b>AFTER</b> DEDUCTIBLE IS MET	
Preventive care	No cost
Office visit	Applicable coinsurance (0%, 10% or 20%)
Urgent care/ emergency room	Applicable coinsurance (0%, 10% or 20%)
Other medical services	Applicable coinsurance (0%, 10% or 20%)
Prescription medication	Copayment or coinsurance

After deductible, there are annual limits on how much you have to pay. The out-of-pocket maximums, which include applicable deductible, copayments and coinsurance, vary by plan.

