

How Insurance Pays Medical Expenses



General Information

Copays are separate from co-insurance and deductible

Preventative services differentiate by insurance company

- Call your specific insurance plan to determine what is considered preventative.

Insurance resets yearly (co-insurance, deductible)

- May vary by insurance company

Insurance plans may be subject to individual and family-based deductibles and co-insurance, check with your plan to see plan provisions

Definitions of Insurance Terminology

Deductible	You are responsible for 100% of your medical costs until your deductible is met. **Based on the Medicare Supplement they do NOT cover the Medicare's deductible amount.
Co-insurance (Out of Pocket Max)	You are responsible for a percentage of your medical costs until out co-insurance amount has been met. ** Based on the Medicare Supplement policy, the co-insurance amount left by Medicare may be paid in full.
Full Insurance Benefits	Once deductible and coinsurance has been met, insurance will cover 100% of all services covered under your insurance policy's plans and provisions.

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