TERMS YOU SHOULD KNOW

Insurance can be confusing. We're here to clarify some of the language to help you navigate your healthcare journey as you read this guide and your plan documents.

COINSURANCE

The percentage of health care expenses you pay after your deductible. Your health plan pays the rest up to any benefit maximum.

COPAY

A fixed amount you pay for a covered health care service.

DEDUCTIBLE

The amount you pay for covered services before your health plan begins to pay.

EMBEDDED DEDUCTIBLE

An individual, lower deductible inside a family deductible. This means a single family member doesn't have to meet the full family calendar year deductible before their health insurance coverage kicks in.

NON-EMBEDDED DEDUCTIBLE

Contrary to an Embedded Deductible, you must pay the total family deductible before your health insurance starts paying for individual family members.

OUT-OF-POCKET MAXIMUM

The most you have to pay for covered services in a calendar year.

ALWAYS REFER TO YOUR PLAN DOCUMENTS FOR OFFICIAL DEFINITIONS.

These terms and definitions are intended to be educational and may be different from those in your plan.