Understanding Your OUT-OF-POCKET EXPENSES
Your health plan has two significant payment levels:

1) **Deductible**
2) **Out-of-pocket maximum**

Every time you pay for covered medical services, you get closer to your annual deductible and out-of-pocket maximum.
Understanding Your **OUT-OF-POCKET** **EXPENSES**

When you reach your annual deductible, your health plan begins to pay coinsurance of covered medical services. In your case, the health plan pays 80% coinsurance.

**DEDUCTIBLE**

$1,000*

**Annual Deductible**

* Individual deductible amount for Premium Plan shown here.
Understanding Your OUT-OF-POCKET EXPENSES

When you reach your out-of-pocket max, your health plan begins to pay 100% of covered medical services. This is the most you’ll have to pay for covered medical expenses in a year. The money used to reach your deductible also counts toward the out-of-pocket max.

$3,500*
Medical Out-of-Pocket Max

* Individual out-of-pocket max amount for Premium Plan shown here.
Understanding Your **OUT-OF-POCKET EXPENSES**

**3 PLANS AVAILABLE TO Individuals**

**PREMIUM PLAN**
- $3,500 Medical Out-of-Pocket Max*
- $1,000 Annual Deductible

* The Premium Plan has a separate out-of-pocket maximum for pharmacy expenses. Prescription drugs will not apply toward your medical out-of-pocket maximum of $3,500.

**CLASSIC PLAN**
- $6,450 Medical Out-of-Pocket Max
- $2,000 Annual Deductible

**BASIC PLAN**
- $6,450 Medical Out-of-Pocket Max
- $4,250 Annual Deductible
3 PLANS AVAILABLE TO Families

**PREMIUM PLAN**
- $7,000 Medical Out-of-Pocket Max
- $2,000 Annual Deductible

*The Premium Plan has a separate out-of-pocket maximum for pharmacy expenses. Prescription drugs will not apply toward your medical out-of-pocket maximum of $7000.*

**CLASSIC PLAN**
- $9,675 Medical Out-of-Pocket Max
- $3,000 Annual Deductible

**BASIC PLAN**
- $12,900 Medical Out-of-Pocket Max
- $8,500 Annual Deductible

Understanding Your OUT-OF-POCKET EXPENSES
HOW FULL IS MY BUCKET?

Public School Employees can keep up with their deductible and out-of-pocket max progress at My Blueprint, the online self-service center for Health Advantage members:

1) Visit healthadvantage-hmo.com
2) Log in to your account
   (or register if you’re not already)
3) Choose “Deductible & Out of Pocket”
4) See your payment progress

On My Blueprint, you can see if claims have been paid, review a doctor, see how much a medical service might cost and much more.

PERSONAL HEALTH STATEMENT

When we process a claim, you’ll be sent a Personal Health Statement (PHS) that shows we received your claim and how it was paid. Your PHS also will show your deductible and out-of-pocket expenses.
STAY IN-NETWORK

Did you know that simply having health insurance saves you money? Even before you reach your deductible! Health Advantage negotiates discounted rates for in-network visits, so you’re already paying less just by having our health insurance.

Deductible and out-of-pocket applied amounts can fluctuate due to claim processing and adjustments.

QUESTIONS?
Call Health Advantage at 1-800-482-8416, Monday through Friday, 8 a.m. to 5 p.m. We’d love to hear from you.