

How does the deductible work?

If you're a single person, you pay for your own medical expenses until you reach the deductible amount. Then your Medical Plan option kicks in.

But what if you also provide coverage for a spouse and children? The examples below show how your family might pay for health care expenses.

Premium PPO

Medical expenses		
You	\$400	\$400
Spouse	\$400	In-network single deductible
Daughter	\$200	\$1,200
Son	\$0	In-network family deductible
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Total	\$1,000	

At this point, you and your spouse have each met the single deductible of \$400. Any further qualifying expenses for you and your spouse will be covered by coinsurance. However, the family's \$1,200 in combined out-of-pocket expenses are \$200 short of the family deductible of \$1,200. Once your son and/or daughter has \$200 more in out-of-pocket expenses, the family deductible will be met. Coinsurance will then be in effect for any family member's future eligible expenses. Keep in mind, prescription medication is covered even before the deductible is met.

PPO with an HSA

Medical expenses		
You	\$500	\$1,600
Spouse	\$1,500	In-network single deductible
Daughter	\$200	
Son	\$200	\$3,200
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Total	\$2,400	In-network family deductible

Under the PPO with a Health Savings Account, **the entire family deductible must first be met** before the Plan pays any benefit (including prescription drugs) unless you receive preventive services. At this point, combined out-of-pocket expenses for all family members are \$2,400, which is \$800 short of the deductible. Once a family member (or members) has another \$800 in expenses, then the family deductible will be met. Coinsurance will be in effect for any family member's future qualifying expenses. You will pay the full cost of any prescription medication until the deductible has been met.

Please note: None of the expenses above are preventive care, which is covered at 100% (in network) under all Medical Plan options.

Know the lingo

Deductible: The amount you must pay for eligible medical expenses each calendar year before the Medical Plan option begins paying for covered services.

Out-of-pocket-maximum: The most you will pay (including the deductible) in a calendar year; afterward, the Medical Plan pays 100% of eligible health care expenses for the rest of the calendar year.