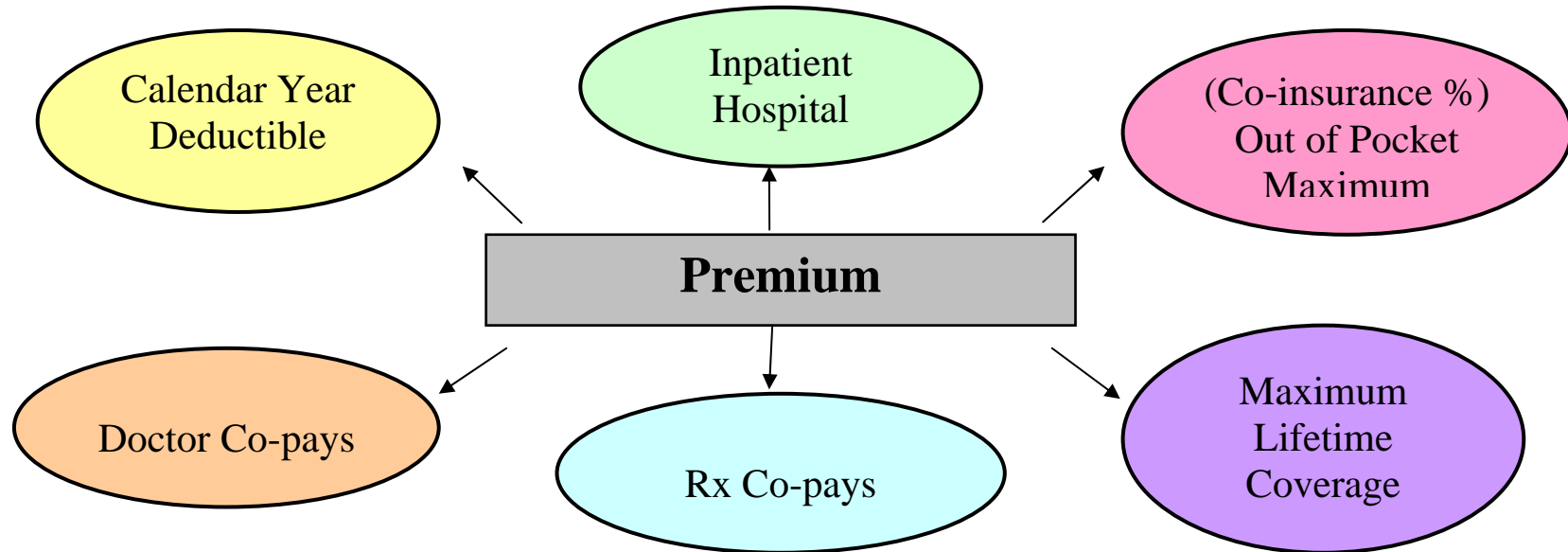


## Factors that Adjust Health Premiums



**Calendar Year Deductible:** The amount you pay each plan year for covered services before the insurance plan begins to pay the benefits (i.e. \$200 per individual/\$600 per family).

**Inpatient Hospital Co-payments:** The flat amount you pay for covered services, typically due at the time of the appointment.

**Out of Pocket Max.:** The maximum you pay for covered expenses during the year, prior to the insurance company paying 100% of covered expenses for the rest of the year. You may still pay uncovered charges and amounts over R&C (Reasonable & Customary Fee).

**Doctor Co-pays:** The flat amount you pay for covered services, typically due at the time of the appointment.

**Rx Co-pays:** The flat amount you pay for prescriptions which may vary according to type of medicine (generic vs. brand).

**Max. Lifetime Coverage:** The maximum amount of money that the medical plan will cover in a year (usually around \$5,000).