

# HOW A MEDICAL PLAN COVERS YOUR MEDICAL BILLS

<b>1st Phase</b>	<b>DEDUCTIBLE: MEDICAL BILLS STARTING FROM \$0 TO \$500</b>	
	Your out of pocket costs:	Insurance covers:
	<b>100% of the medical bills</b>	<b>0% of the medical bills</b>

<b>2nd Phase</b>	<b>CO-INSURANCE: MEDICAL BILLS FROM \$501 TO \$3,000</b>	
	Your out of pocket costs:	Insurance covers:
	<b>30% of the medical bills</b>	<b>70% of the medical bills</b>

<b>3rd Phase</b>	<b>FULL INSURANCE COVERAGE: MEDICAL BILLS FROM \$3,001 TO 5,000,000</b>	
	Your out of pocket costs:	Insurance covers:
	<b>0% of the medical bills</b>	<b>100% of the medical bills</b>

- The figures above are on an annual basis.
- This example is based on a \$500 deductible, \$3,000 max out-of-pocket with 70% co-insurance.
- Grid does not consider co-pays which are usually exempt from deductibles and co-insurance.