

2020 Plan Design Overview

	Deductible Broad Network Health Plan	Traditional PPO Health Plan	Benefit Overview	Network High Deductible Health Plan	Network High Deductible Health Plan
	\$3,700	\$1,050	Annual Deductible In-network Individual	\$3,100	\$3,100
e)	\$7,400 (aggregate)	\$2,100 (embedded)	Family	\$6,200 (aggregate)	\$6,200 (aggregate)

Health Plan Terms/Definitions

- **Copayment** – A fixed fee you pay for medical services such as an emergency room copayment and prescription drug copayments. These amounts count toward maximum out of pocket, but not deductible.
- **Deductible** – The amount you pay for covered medical expenses **before** the medical plan pays for covered services. The deductible amount you pay is less if you see an in-network provider.
 - Embedded Deductible: Under family coverage, an embedded deductible is the individual deductible for each covered person, separate from the total family deductible. Once a family member meets the embedded deductible, health insurance begins paying for covered services for that member. Once the remaining family members reach the family deductible, health insurance begins paying for covered services for the remaining members. One member cannot satisfy both the individual and family deductible amount.
 - Aggregate Deductible: Under an aggregate deductible, the total family deductible must be paid out-of-pocket before health insurance starts paying for the health care services incurred by any family member.

Health Plan Terms/Definitions

- **Premium** – The amount taken out of each paycheck to pay for health insurance.
- **Coinsurance** – The shared payment between the health plan and covered member. The percentage of costs you pay after you have met the deductible. The medical plan will pay a higher percentage of the cost if you see an in-network provider.
- **Out-of-Pocket Maximum** – The most money you can expect to pay for covered expenses during a calendar year.

