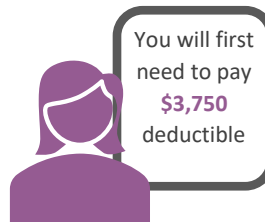


What's a deductible?

A deductible is the amount of money that you pay before your health plan begins paying for your medical bills. Even though the Plan does not start paying until your deductible has been met, it is important to submit claims to the Plan. The Plan discounts procedures by allowing only a percentage of Medicare to be charged.

How does deductible work?

Your health plan has a \$3,750 deductible, 100% coinsurance, \$3,750 out-of-pocket maximum.



If you incur a \$50,000 medical bill, you will first need to pay your **\$3,750** deductible. By paying your deductible, you will also reach your **\$3,750** out-of-pocket maximum for the calendar year. That means any other services you have are covered at **100%** of the Plan Allowable Amount.

For example:

