

FEMALE VOICEOVER: We're here for you. Understanding your health benefits can be difficult and complex. That's why we're making it easier than ever to understand and confidently use your plan. Let's get you on track. Certain preventive services are paid by the plan at 100 percent, without any deductible. For all other services covered by your health plan, you'll start by paying your deductible, which is the amount you pay before your plan starts to pay. Once you've reached your deductible, the plan kicks in and pays a percentage of your eligible health care costs. You pay the remaining percentage. This is called coinsurance. For example, the plan pays 90 percent, while you pay the remaining 10 percent. You might have copayments, or copays, which are fixed costs you pay for certain in network healthcare expenses usually at the time of service, such as an office visit with a primary care physician. Copays do not count towards your deductible or out of pocket maximum. And, finally, your out-of-pocket maximum is designed to protect you. It's the maximum amount you'll have to pay in coinsurance for eligible healthcare services each year. Once you reach your out-of-pocket max, the plan will pay 100 percent of your eligible costs for the rest of the year. Again, this does not include copays. You may have healthcare services that are ineligible and not covered by your health plan, such as some cosmetic procedures. These services do not apply to your deductible, coinsurance, copays, or out of pocket maximum. A great way to use your plan is through telemedicine. If you or a covered family member need non-emergency care, it's good to know you have 24/7 access to a doctor. Address concerns like cold and flu, sore throat, allergies, and much more. Be sure you choose Teladoc Health, or the appointment will not be covered by your plan. Teladoc Health is anytime, anywhere care. When it's time to use your health benefits, understanding them can help you make more informed decisions. For the latest benefit information, check out YourTrackToHealth.com.