

Coinsurance (PPO Only) - A percentage that you pay after the deductible is met. Once out-of-pocket max is reached coinsurance no longer applies.

Co-Pay – A fixed amount you pay for a covered health care service, usually when you get the service. The amount will vary by the service provided.

Deductible - The amount you pay for expenses before the insurance plan will cover the remaining costs outside of co-pays.

Out-of-Pocket Max (OOPM) - The maximum dollar amount you could be required to pay for covered medical services during the plan year. Once this maximum amount is reached you will no longer pay any out-of-pocket costs for coinsurance, deductibles for covered services or co-pays².

Note: Prescription drug co-pays for HMOs apply toward the annual out-of-pocket maximum (OOPM) effective October 12, 2014. The State Health Plan PPO (BCBSM) prescription drug co-pays apply towards the annual OOPM beginning October 2015.