Explanation of Out of Pocket Maximum Benefit

Due to required changes by the Affordable Health Care Act, your yearly deductible amount has been included in the Out of Pocket Limit which is an additional benefit to your health plan.

It may appear you have higher out of pocket costs, when in fact nothing has changed except the two amounts have been added together. Out of Pocket maximums will now include all co-pays (including prescription co-pays), co-insurance and deductibles.

Once you have met your Out of Pocket maximum, all medical care will be covered at 100%. If the out of pocket benefit has been met, you will no longer be required to pay co-insurance or co-pays for office visits and prescriptions.

Example (Choice or Choice Plus, in network): If you or a member of your family is treated in the emergency room, you will be responsible for the $500.00 deductible and $250.00 emergency room co-payment. The total of $750.00 will be applied to your Out of Pocket maximum.