

Health Insurance Components



Premium

What you pay every month to keep insurance active. You pay this every month whether you use your insurance or not.



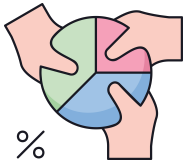
Deductible

What you must pay yourself before insurance starts covering costs. For example, if the deductible is \$3,000, you have to pay \$3,000 before your insurance kicks in. This is **in addition** to the premium.



Copay

A fixed fee for a type of service. Often used to encourage you to seek one type of care over another. For example, \$20 for primary care, \$50 for urgent care. This amount is the same based on location regardless of what happens at the visit.



Coinsurance

The percentage you pay **after** you meet the deductible amount. A 20% coinsurance means you pay 20% of all medical bills after you meet your deductible.



Out of Pocket Max

The most you will have to pay in 12 months of having the plan.



Coverage does not equal Care

Having insurance doesn't guarantee timely or personal medical attention. You don't use car insurance for oil changes, you save it for accidents. Health insurance works the same way. EuDoc Direct Primary Care ensures access to your physician when you need it most. Pairing a high-deductible plan with EuDoc keeps costs down while ensuring both care and coverage when you need them.