

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.



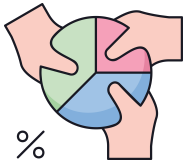
Deductible

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 usually 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 until the out of pocket max.



Out of Pocket Max

The most you will have to pay for covered, in-network services in 12 months of having the plan. Excludes premium payments and some other costs.



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. Pairing EuDoc with a high-deductible health plan can offer a practical way to combine everyday primary care access with insurance coverage for larger or unexpected medical expenses.