

Deductible & Percent Copay Example of a Family For PPO 4

Father had a Hospital Claim for	\$15,000		
Deductible:	\$500		
	\$14,500		
Member Copay:	20%		
	\$2,900		
Maximum Copay:	\$1,500		
You Pay:	\$2,000	BCBM Pays:	\$13,000
Father's claims for the rest of the calendar year benefits would be paid same as current PPO 1 benefits. The single deductible and coinsurance applies to the first person in the calendar year who reaches \$500 in deductible expenses			

Son had an Office Call that Cost \$70			
You Pay Fixed Copay of:	\$20	BCBM Pays:	\$50
Son also has Outpatient Lab work for \$50			
You Pay:	\$50	This goes towards family deductible	

Daughter had an ER Visit that Cost \$150			
You Pay Fixed Copay of:	\$100	BCBM Pays:	\$50

Daughter had an Chiro Visit that Cost \$45			
You Pay Fixed Copay of:	\$20	BCBM Pays:	\$25

Mother had a Hospital Claim for	\$11,500		
Deductible:	\$450		
	\$11,050		
Member Copay:	20%		
	\$2,210		
Maximum Copay:	\$1,500		
You Pay:	\$1,950	BCBM Pays:	\$9,550

All claims for the rest of year for the family would be payable the same as current PPO 1 benefits.

<u>Summary</u>	<u>You Paid:</u>	<u>BCBSM Paid:</u>
Office Visit Copays:	\$20	
Chiro Visit Copays:	\$20	
ER Visit Copays:	\$100	
Deductible:	\$1,000	
<u>Percent Copay:</u>	<u>\$3,000</u>	
Total:	\$4,140	\$22,675

Total Claims: \$26,815

Fixed dollar copays such as office visit copays, chiropractic visit copays, and emergency room copays are not counted or included towards the deductible