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Understanding the language of your health care plan

IF YOU DON'T UNDERSTAND THE TERMS WE USE, YOU WON'T UNDERSTAND WHERE YOUR DOLLARS ARE GOING.

Deductibles. Copays. Out-of-pocket maximums. What does it all mean?

Using a member account at bcbsm.com or our mobile app can help you understand common terms of your health care plan and how it works. When you have a good grasp of your plan, you can use your benefits wisely and save money, too.

Here's an example: Lisa strains her knee while running. She sees her doctor who recommends physical therapy twice a week for roughly two months to strengthen the ligaments surrounding her knee.* Lisa begins asking herself:



"Am I even covered for physical therapy?"

Lisa logs in to her account and learns her plan covers physical therapy. She's allowed up to 20 visits each year.



"But how close am I to reaching my annual deductible?"

Lisa has an annual deductible of \$2,600. Her account shows she still needs to pay \$1,000 to meet the deductible, before her health plan will pick up most of the cost.*



"Can I pay for my portion out of my health savings account?"

Her account shows she has enough to cover her portion of physical therapy. Because she's had little health expenses during the year, she can use part of her HSA dollars to pay for her deductible, and even some qualified medical expenses not covered by her plan. The money she contributed and the interest it earns is tax-free, saving her in tax dollars, too.

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*Illustrative example, not actual medical advice. Check your plan for cost and coverage details.



“But who do I see?”

Although Lisa’s doctor gives her a few recommendations, her friend tells her about a physical therapist who did wonders for her back. Plus her friend’s physical therapist is close to Lisa’s home.

Before making an appointment, Lisa uses her account to find that her friend’s recommendation takes her plan. She calls the office to confirm the physical therapist is accepting new patients under her plan. Satisfied with her choice, Lisa schedules an appointment.

By choosing a facility within her plan’s network, Lisa can save money before she even makes her first appointment.

LEARN THE TERMS AND HOW YOUR PLAN WORKS

BEFORE AND THROUGHOUT YOUR PLAN YEAR BEGINS



BEGINNING OF YOUR PLAN YEAR

ONCE YOU’VE MET YOUR DEDUCTIBLE (IF APPLICABLE)

ONCE YOU’VE REACHED THE OUT-OF-POCKET MAXIMUM(S)

AT THE END OF THE PLAN YEAR



- To receive coverage, you or your employer must pay a **premium**.
- Depending on your plan, it pays for certain preventive care and wellness costs throughout the year at no cost to you.
- You may pay **copayments** for certain covered services, such as primary care physician office visits and urgent care.
- You pay for other medical costs until you meet your **deductible**, if your plan includes one
- You continue to pay **copayments** and **coinsurance** until the total you’ve paid for copayments, coinsurance and deductible meets your **out-of-pocket maximum**.
- If there’s more than one person on your plan, you may have to meet a family, as well as an individual, **out-of-pocket maximum**.
- Your plan pays for all other covered services. You don’t owe a thing. (Please note your plan may not have an **out-of-pocket maximum**.)
- Your **deductible** and **out-of-pocket maximum** reset for the next year.

Premium

A fixed monthly payment for your health insurance coverage. This payment doesn’t include any subsidy for which you may be eligible.

Copayment (Copay)

A fixed dollar amount (for example, \$25) you pay at the time health care is provided, such as a doctor’s visit.

Coinsurance

The percentage or portion you owe after you’ve paid your deductible, if you have one. Your health plan pays the remaining percentage.

Deductible

The dollar amount you or your family pays for covered medical services before your health plan starts to pay.

Out-of-pocket maximum

The maximum dollar amount you pay in deductible, copayments and coinsurance during the year.

Lisa’s member account provided the information she needed to make more informed choices. And, you can, too. Log in or register at bcbsm.com/register or visit bcbsm.com/app to learn more.