



## Choosing a Medical Plan

### Definitions

**Premium:** The amount you pay each month for coverage. Premiums are automatically deducted from your paycheck twice each month.

**Deductible:** The amount you must pay each year before insurance begins covering costs.

**Copay:** The set amount you pay for each healthcare service you receive.

**Coinsurance:** A percentage of the provider's bill that you are responsible for paying. For example, if the provider bills \$200, and you have 10% coinsurance, you pay \$20.

**Out-of-pocket maximum:** The most you will pay each year. Once you have paid this amount, your insurance will pay 100%.

### Quick Facts

**Preventive care (e.g., physicals, immunizations, screenings):** Both medical plan options cover preventive care at \$0 cost.

**Specialist referrals:** You *do not* need to designate a primary care physician or receive referrals for specialist services in either plan.

**Covered benefits:** Both plans cover the same services. Your cost of these services could differ between plans.

**Nationwide coverage:** Both plans offer networks with nationwide coverage.

**Pharmacy coverage:** Pharmacy is included with whichever plan you choose and offered through MedImpact.

### How to Show Proof of Coverage

**Physical Insurance Card:** Your insurance carrier will mail you an insurance card, which helps identify your coverage. Present your insurance card to your provider.

**Digital Insurance Card:** You can also get a digital card through an online account with your insurance carrier. Set up or login to your accounts using the following links:

- [Blue Cross Blue Shield](#)
- [UnitedHealthcare](#)
- [Delta Dental](#)
- [UnitedHealthcare Solstice Dental](#)