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