

Compare PPO Costs



	Plan 1	Plan 2	Plan 3
Costs to Compare	_____	_____	_____
Premium: The amount that you pay each month for your health plan.	\$ _____	\$ _____	\$ _____
Deductible: The amount that you pay each year for services before your plan begins to pay part of your costs. (Not all plans have a deductible.)	\$ _____	\$ _____	\$ _____
Out-of-pocket maximum: Once you pay this much for services, you do not need to pay any more that year for most covered services.	\$ _____	\$ _____	\$ _____

PPO in-network costs: What I would have to pay for different kinds of services?

- Some plans have **co-pays**, which are fixed amounts that you pay when you receive services.
- Other plans have **co-insurance**, which is a percentage of the charge that you pay for each service.

	Plan 1	Plan 2	Plan 3
Doctor visits:	\$/% _____	\$/% _____	\$/% _____
Hospital costs:	\$/% _____	\$/% _____	\$/% _____
Emergency care:	\$/% _____	\$/% _____	\$/% _____
Prescription drugs:	\$/% _____	\$/% _____	\$/% _____

PPO out-of-network costs

You pay **co-insurance**, which is a percentage of the charge for each service.

Additional costs: Your total cost may be more than the co-insurance. The PPO sets a usual fee for most services. If the provider does not accept the usual fee, you will have to pay the difference between what the provider charges and the usual fee.

	Plan 1	Plan 2	Plan 3
Co-insurance	% _____	% _____	% _____