

## My PPO Costs



### Name of PPO:

**Premium:** The amount that you pay each month for your PPO.

\$ \_\_\_\_\_ /month X 12 = \$ \_\_\_\_\_ yearly premium

**Deductible:** The amount that you pay each year for services before your plan begins to pay. Not all plans have a deductible. Some plans have separate deductibles for prescription drugs.

\$ \_\_\_\_\_ deductible each year for medical services

\$ \_\_\_\_\_ deductible each year for prescription drugs

**Co-pay or Co-insurance for services:** Some plans have a co-pay, which is a fixed amount you pay when you receive a service. Other plans have co-insurance, which is a percentage you pay of the charge for each service.

#### Co-pay or co-insurance

\$ or % \_\_\_\_\_ each doctor visit

\$ or % \_\_\_\_\_ each hospitalization

\$ or % \_\_\_\_\_ each emergency room visit

\$ or % \_\_\_\_\_ each generic drug prescription

\$ or % \_\_\_\_\_ each brand-name drug prescription

### Other PPO cost and coverage limits you should know about:

**Out-of-pocket maximum:** the most that you would have to pay in one year. **Note:** The co-pays or co-insurance for prescription drug costs and some preventive care services do not apply to the out-of-pocket maximum. You still pay these costs even if you reach your out-of-pocket maximum.

\$ \_\_\_\_\_ out-of-pocket maximum each year

**Lifetime maximum:** the most that your plan will pay for your care over your lifetime. Medicare and Medi-Cal plans do not have lifetime maximums.

\$ \_\_\_\_\_ lifetime maximum