

Health Insurance Check Up



- Do you have online access to your health insurance info?
- When does your plan year reset?
- Do you have a deductible that has to be met?

Deductible

Your deductible is the amount you have to pay before the insurance company starts paying. It IS covered by your insurance but you have to pay so much before they start to pay toward health costs.

	Amount	Remaining to Meet
Individual	<input type="text"/>	<input type="text"/>
Family	<input type="text"/>	<input type="text"/>

Once you have met your deductible, most plans switch to a coinsurance. For example, a 80/20 plan means that the insurance covers 80% of costs and you pick up the remaining 20% of costs. This coinsurance continues until max out of pocket is met.

Max Out of Pocket

Your max out of pocket is your worst case scenario. This is the most you will pay for health insurance costs in your plan year. Once this is met, your insurance should pay 100% of health care costs.

	Amount	Remaining to Meet
Individual	<input type="text"/>	<input type="text"/>
Family	<input type="text"/>	<input type="text"/>