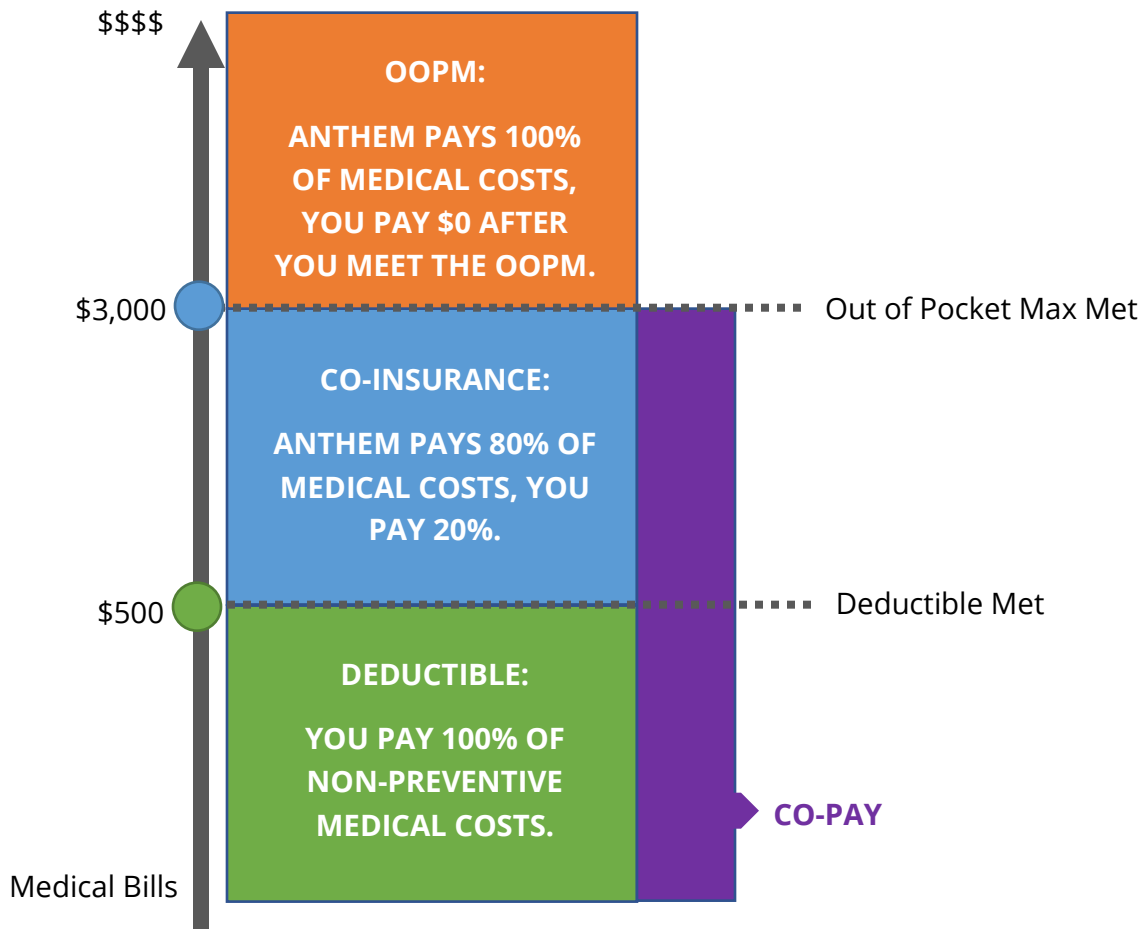


PPO Terms Explained: Co-Pays, Deductibles, Co-Insurance, & OOPMs



- **Co-Pay:** A fixed dollar amount you are required to pay for certain covered services at the time you receive care. Co-pays apply to your Out of Pocket Maximum, not your Deductible.
- **Deductible:** The fixed dollar amount you must pay every calendar year before your cost sharing of medical expenses. For example, if your deductible is \$500, your plan won't pay anything for most services until you've met your \$500 deductible. Preventive care is *not* included, meaning it is always 100% covered by Anthem, even when you have not reached your deductible or OOPM. However, you are responsible for all other medical costs up to the deductible.
- **Co-Insurance:** Your share of the costs of a covered health care service — usually a percentage of an eligible expense, after you've met your annual deductible. You will pay a percentage of a covered service while your health insurance plan pays the remainder.
- **Out of Pocket Maximum (OOPM):** The most you have to pay for covered services in a plan year. After you spend this amount on deductibles, copayments, and coinsurance, your health plan pays 100% of the costs of covered benefits.

The above example illustrates Anthem Select & Anthem Choice Employee Only coverage.