

BENEFIT BITES



EXPLAINING DEDUCTIBLES & OUT- OF-POCKET MAXIMUMS

DEDUCTIBLES

The amount you pay for health care services before your health insurance begins to pay.



Preventative services may be covered prior to the deductible, depending on your health insurance plan.



You'll pay 100% of eligible health care expenses until the bills total your deductible amount. After that, you share the cost with your health insurance plan by paying coinsurance.

OUT-OF-POCKET MAX

The cap on the amount you have to pay, including your deductible, for covered health care services in a plan year.

QUICK BITES



The insurance plan year runs from June 1st to May 31st each year, however...



The deductible year follows the calendar year and resets every January 1st.



The High Deductible Health Plan (HDHP) can be paired with a Health Savings Account (HSA), which allows you to save pre-tax dollars for medical expenses.

CONTACT US
people@
lonepeakdentalgroup.com

