

# DEDUCTIBLE

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

The deductible may accumulate towards the out-of-pocket maximum, but not the coinsurance limit if one applies to your plan.

EXAMPLE: If Sally's deductible is \$1,000, her insurance won't pay for anything until she has paid \$1,000 worth of covered health care costs. If she requires hospitalization that costs \$2,000, she would pay the \$1,000 deductible, and the plan would pay for a portion of the remaining \$1,000 minus any copays or coinsurance (based on Sally's plan specifics).

