

OUT-OF-POCKET MAXIMUM

The total you will have to pay for covered medical costs before your insurance pays 100% of expenses.

May include any copays, coinsurance and prescription costs.

EXAMPLE:

Sally's OOPM (out-of-pocket maximum) is \$5,000. That means in 2016 once Sally pays a total of \$5,000 (which can include deductibles, copays, and coinsurance amounts), her health insurance will begin to pay 100% of her covered costs.

