

# BENEFITS 101 HEALTH INSURANCE

## NOT SURE WHERE YOUR MONEY IS GOING?

### HERE'S WHAT TO EXPECT COMMON HEALTH INSURANCE TERMS

Get fluent in the language of Health Insurance one definition at a time.

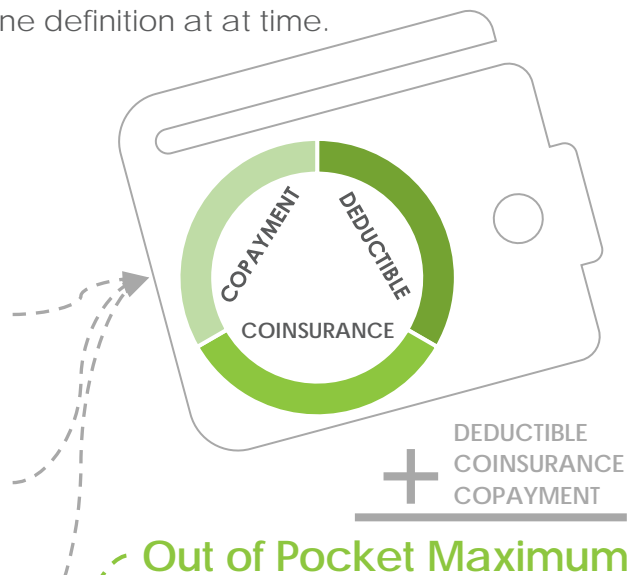
**\$ Premium**  
Regular payments taken out of your paycheck.  
• **You pay this whether you use healthcare that month or not.**

**📁 Deductible**  
Amount you pay for healthcare **BEFORE** your insurance starts to pay.

**📈 Coinsurance (aka Cost Share)**  
A **percentage** of the cost of care you are responsible to pay for **AFTER** you have met the deductible.

**📈 Co-Payment (aka Copay)**  
Fixed amount of money you pay each time you or your dependents receive care.

**📁 Out of Pocket Maximum (OPM)**  
**Greatest amount of money you can spend on healthcare for the year.**  
• Does not include premiums or costs that your insurance plan does not cover.



### QUESTIONS?

Contact the TrueAdvocate Team



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