

**HAP
IS HERE**



Showing you the real cost of health plans

If you're on the path to choosing a health plan, it's important to look beyond the monthly premium to see the real cost of using your plan. Beginning with co-pays, then moving from deductibles to coinsurance to out-of-pocket limits, you can see how health plans work from the grounds up.



COPAY*

A set amount you pay each time you receive certain covered health care services, medication or medical supplies. The copay amount can vary.



DEDUCTIBLE

The amount you owe for certain covered health care services before your health plan begins to pay for them. There are per-person (individual) deductible amounts and family deductible amounts.

\$ HAP pays 0%

\$ You pay 100%



COINSURANCE

The percentage of allowed amounts for certain covered services you pay after your deductible has been met. Coinsurance can vary by plan and some plans don't have it all.

\$ HAP pays most

\$ You pay some



OUT-OF-POCKET LIMIT**

The most you'll pay for the combined total of all copays, coinsurance and deductibles for covered services in a benefit period (usually a calendar year). Once you meet your out-of-pocket limit, HAP pays all of the allowed amount for covered services.

\$ HAP pays 100%

\$ You pay 0%

* Copays don't count toward your deductible. You'll continue to pay copays after you've met your deductible until you reach your out-of-pocket limit. The out-of-pocket limit may not apply to grandfathered health plans.

**The out-of-pocket limit doesn't include your monthly premium or noncovered services.

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