

# 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 costs of using your plan. Beginning with copays, then moving from deductibles to coinsurance to out-of-pocket limits, you can see how health plans work from the ground up.



### **COPAY\***

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

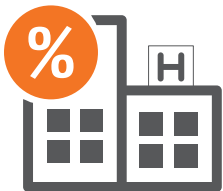


### **DEDUCTIBLE**

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 at 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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