

## **COPAY**

A flat fee you pay each time you receive copay eligible services

## **PRIMARY CARE PHYSICIAN**

Your primary care physician (PCP) is your main medical doctor. Usually Family Practice or Internal Medicine practitioner.

## **DEDUCTIBLE**

The amount you are responsible for paying in care expenses before your insurance begins to make any payments

## **REFERRAL/PRIOR AUTHORIZATION**

Surgeons are considered specialists. Most HMO insurance products require patients to have a referral from your PCP to come see us. Read your card and know your insurance requirements. If you require a referral and don't have one you will not be able to be seen or would be responsible for the cost of the visit.

## **COINSURANCE**

After you have met your deductible, your insurance will begin sharing the costs with you at a percentage.

## **IN NETWORK PROVIDER**

Gives you the lowest cost option for care. Some insurances do not have out of network benefits.



## **Insurance Explained**

## **OUT OF POCKET MAXIMUM**

The most you will ever pay for your medical expenses the whole year. Once you meet this your insurance covers at

100%