

Medical and Prescription Coverage

In-Network Treatment	CareFirst PPO	CareFirst HDHP	CareFirst HDHP 5000	Kaiser HMO
Annual Deductible (Individual/ Family) The amount that you pay before your insurance begins to pay coinsurance	\$1,000/\$3,000	\$1,500/\$3,000	\$5,000/\$10,000	\$0
Out-of-Pocket Limit (Individual/ Family) The most you will pay for services in a year	\$3,000/\$6,000 Medical \$2,000/\$6,000 Prescription	\$6,350/\$12,700 Medical Deductible, 20% Coinsurance Prescription	\$6,350/\$12,700 Medical Deductible, 20% Coinsurance Prescription	\$3,500/\$9,400 Medical Prescription
Preventive/Pregnancy Care	\$0	\$0	\$0	\$0
Copays for Select Services A flat fee for a service, such as a doctor's appointment	Yes	No	No	Yes
Coinsurance The percentage of a medical claim you will pay	Deductible, 20% Coinsurance	Deductible, 20% Coinsurance	Deductible, 20% Coinsurance	N/A
Drug Costs	25% up to \$50 Generic 50% up to \$300 Brand/Specialty	Deductible, 20% Coinsurance Generic Brand/Specialty	Deductible, 20% Coinsurance Generic Brand/Specialty	\$20 at Kaiser Generic \$20-45 at Kaiser Brand/Specialty

Understanding Your Deductible

Emily has the **CareFirst PPO plan** with her spouse, Henry, and their daughter, Dorothy. The **individual deductible is \$1,000** and the **family deductible is \$3,000**. Each person has an individual deductible of \$1,000 and the family has a deductible of \$3,000 total. All individual deductibles funnel into the family deductible. For this scenario, let's say each family member goes to their doctor separately.



Emily's Costs: \$1,000

Pays **\$1,000** because it does not exceed her individual deductible



Henry's Cost: \$1,500

Pays **\$1,000** which exceeds his individual deductible, and then pays **20% Coinsurance of \$500**



Dorothy's Costs: \$600

Pays **\$600** because it does not exceed her individual deductible

Total Paid:

$$\$1,000 + \$1,100 + \$600 = \$2,600$$



Emily



Henry



Dorothy

Emily and her family pay **\$2,600** total toward the **\$3,000 family deductible**. This includes the amount paid toward deductible, and therefore does not include Henry's coinsurance.