

Understand the basics of your health plan

Feel more confident using your benefits

It's helpful to know the terms used in your health plan so you can understand how to use your benefits.

Common terms to know



Deductible

A fixed amount you pay each year for covered services before your plan starts to pay for covered healthcare costs.



Copay

A flat fee you pay for covered services, such as a doctor visit.



Coinsurance

Once you've met your deductible, you and your health plan share the cost of covered healthcare services. Coinsurance is your **percentage** of the costs. Your plan details show what portion of the cost you'll pay.



Out-of-pocket limit

This is the most you pay out of your own pocket each year for covered services. This amount includes your deductible and your percentage of the costs (coinsurance) towards medical services.

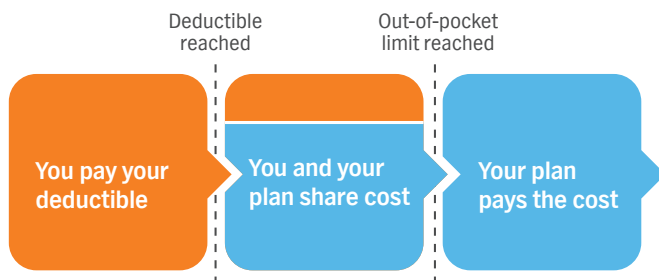


Explanation of benefits (EOB)

A statement sent to you after you go to the doctor or hospital that lists the healthcare treatment you received. It shows the amount the doctor charged, how much we paid, and what you will be billed based on your benefits. An EOB is not a bill.

For a list of more health plan terms, visit [anthem.com/glossary](https://www.anthem.com/glossary).

What you pay and what your plan pays



■ What you pay
 ■ What your plan pays

This chart is one example. Your actual costs depend on your plan, the service you receive, and the doctor you choose. Please refer to your plan details to see your actual share of the cost.

We are here to help you understand your plan

If you have questions, you can use the chat feature on the SydneySM Health app or visit [anthem.com](https://www.anthem.com).

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