

 **This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at [www.blueshieldca.com/bzca/bsc/public/employer/DisplayDocument?fileName=201701A49320.pdf](http://www.blueshieldca.com/bzca/bsc/public/employer/DisplayDocument?fileName=201701A49320.pdf) or by calling 1-855-258-3744.

Important Questions	Answers	Why this Matters:
<p><b>What is the overall <u>deductible</u>?</b></p>	<p><b>\$2,000</b> per individual / <b>\$4,000</b> per family.</p> <p>Does not apply to services except to the ones listed below or the services listed in the formal contract of coverage.</p>	<p>You must pay all the costs up to the <b><u>deductible</u></b> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <b><u>deductible</u></b> starts over (usually, but not always, January 1st). See the chart starting on page 3 for how much you pay for covered services after you meet the <b><u>deductible</u></b>.</p>
<p><b>Are there other <u>deductibles</u> for specific services?</b></p>	<p>Yes.</p> <p>For plan providers: <b>\$250</b> per individual / <b>\$500</b> per family calendar year deductible for pharmacy coverage.</p> <p>Does not apply to contraceptive drugs and devices.</p> <p>Does not accrue to calendar year medical deductible.</p> <p>There are no other specific deductibles.</p>	<p>You must pay all of the costs for these services up to the specific <b><u>deductible</u></b> amount before this plan begins to pay for these services.</p>
<p><b>Is there an <u>out-of-pocket limit</u> on my expenses?</b></p>	<p>Yes.</p> <p><b>\$6,800</b> per individual / <b>\$13,600</b> per family</p> <p>Calendar year pharmacy deductible accrues to the out-of-pocket limit.</p>	<p>The <b><u>out-of-pocket limit</u></b> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.</p>

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Important Questions	Answers	Why this Matters:
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	Premiums, some copayments, cost sharing for certain services listed in formal contract of coverage, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <b><u>out-of-pocket limit</u></b> .
<b>Is there an overall annual limit on what the plan pays?</b>	No.	The chart starting on page 3 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
<b>Does this plan use a <u>network of providers</u>?</b>	Yes. This health plan uses the Trio ACO HMO Provider Network. See <a href="http://www.blueshieldca.com">www.blueshieldca.com</a> or call 1-855-258-3744 for a list of plan providers.	If you use an in-network doctor or other health care <b><u>provider</u></b> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <b><u>provider</u></b> for some services. Plans use the term in-network, <b><u>preferred</u></b> , or participating for <b><u>providers</u></b> in their <b><u>network</u></b> . See the chart starting on page 3 for how this plan pays different kinds of <b><u>providers</u></b>
<b>Do I need a referral to see a <u>specialist</u>?</b>	Yes. Members need written approval to see a specialist except for OB/GYN or pediatrician serving as Primary Care Physician. Members may self refer using the Access+ Self Referral feature or for OB/GYN services. Please see the formal contract of coverage for details.	The plan will pay some or all of the costs to see a <b><u>specialist</u></b> for covered services but only if you have the plan's permission before you see the <b><u>specialist</u></b> .
<b>Are there services this plan doesn't cover?</b>	Yes.	Some of the services this plan doesn't cover are listed on page 12. See your policy or plan document for additional information about <b><u>excluded services</u></b> .

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- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan’s **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven’t met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use plan **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Plan Provider	Your Cost If You Use a Non-Plan Provider	Limitations & Exceptions
If you visit a health care <u>provider’s</u> office or clinic	Primary care visit to treat an injury or illness	\$45 copayment / visit	Not Covered	For other services received during the office visit, additional member cost-share may apply.
	Specialist visit	\$75 copayment / visit	Not Covered	For other services received during the office visit, additional member cost-share may apply. \$75 copayment per visit for Access+ Specialist Self Referral.
	Other practitioner office visit	<u>Acupuncture:</u> \$45 copayment / visit	Not Covered	-----None-----
	Preventive care/screening /immunization	No Charge	Not Covered	Preventive health services are only covered when provided by plan providers. Coverage for services consistent with ACA requirements and California laws. Please refer to your plan contract for details.

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Common Medical Event	Services You May Need	Your Cost If You Use a <u>Plan Provider</u>	Your Cost If You Use a <u>Non-Plan Provider</u>	Limitations & Exceptions
If you have a test	Diagnostic test (x-ray, blood work)	<u>Lab &amp; Path at Free Standing Location:</u> \$40 copayment / visit  <u>X-Ray &amp; Imaging at Free-Standing Radiology Center:</u> \$70 copayment / visit  <u>Other Diagnostic Examination at Free-Standing Location:</u> \$70 copayment / visit  <u>Other Diagnostic Examination at Outpatient Hospital:</u> \$70 copayment / visit	Not Covered	Benefits in this section are for diagnostic, non-preventive health services.  Pre-authorization from primary care physician and medical plan is required. Failure to obtain pre-authorization for non-emergency procedures may result in non-payment of benefits.
	Imaging (CT/PET scans, MRIs)	<u>Radiological &amp; Nuclear Imaging at Free Standing Radiology Center:</u> \$300 copayment / visit  <u>Radiological &amp; Nuclear Imaging (CT, MRI, MRA, and PET scans, etc.) – Outpatient Hospital:</u> \$300 copayment / visit	Not Covered	Benefits in this section are for diagnostic, non-preventive health services.  Pre-authorization from primary care physician and medical plan is required. Failure to obtain pre-authorization for non-emergency procedures may result in non-payment of benefits.

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Common Medical Event	Services You May Need	Your Cost If You Use a Plan Provider	Your Cost If You Use a Non-Plan Provider	Limitations & Exceptions
<p><b>If you need drugs to treat your illness or condition</b></p> <p>More information about <b>prescription drug coverage</b> is available at <a href="http://www.blueshieldca.com/bsca/pharmacy">www.blueshieldca.com/bsca/pharmacy</a></p>	Tier 1 Drugs	<u>Retail Pharmacies:</u> \$15 copayment / prescription <u>Mail Service Pharmacies:</u> \$30 copayment / prescription	Not Covered	Tier 1 Drugs are not subject to calendar year medical or pharmacy deductible.
	Tier 2 Drugs	<u>Retail Pharmacies:</u> \$55 copayment / prescription <u>Mail Service Pharmacies:</u> \$110 copayment / prescription	Not Covered	<u>Retail Pharmacies:</u> Covers up to a 30-day supply. <u>Mail Service Pharmacies:</u> Covers up to 90-day supply, except Specialty Drugs.
	Tier 3 Drugs	<u>Retail Pharmacies:</u> \$85 copayment / prescription <u>Mail Service Pharmacies:</u> \$170 copayment / prescription	Not Covered	Select formulary and non-formulary drugs require Prior-Authorization.
	Tier 4 Drugs	<u>Network Specialty Pharmacies and Retail Pharmacies:</u> 20% coinsurance up to \$250 maximum / prescription <u>Mail Service Pharmacies:</u> 20% coinsurance up to \$500 maximum / prescription	Not Covered	Blue Shield's Short Cycle Specialty Drug Program allows initial prescriptions for select Tier 4 drugs to be dispensed for a 15-day trial supply. In such circumstances the Tier 4 cost share will be pro-rated. Prior Authorization is required.
<p><b>If you have outpatient surgery</b></p>	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	Not Covered	-----None-----
	Physician/surgeon fees	20% coinsurance	Not Covered	-----None-----

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Common Medical Event	Services You May Need	Your Cost If You Use a <u>Plan Provider</u>	Your Cost If You Use a <u>Non-Plan Provider</u>	Limitations & Exceptions
<b>If you need immediate medical attention</b>	Emergency room services	<u>ER Facility Fee:</u> \$350 copayment / visit  <u>ER Physician Fee:</u> No Charge	<u>ER Facility Fee:</u> \$350 copayment / visit  <u>ER Physician Fee:</u> No Charge	Copayment waived if admitted; standard inpatient hospital facility benefits apply. This is for the hospital/facility charge only.
	Emergency medical transportation	\$250 copayment / transport	\$250 copayment / transport	Subject to calendar year medical deductible.
	Urgent care	<u>Within Plan service area:</u> \$45 copayment /visit  <u>Outside Plan service area:</u> \$45 copayment /visit	<u>Within Plan service area:</u> Not Covered  <u>Outside Plan service area:</u> \$45 copayment / visit	Pre-authorization from primary care physician and medical plan is required. Failure to obtain pre-authorization may result in non-payment of benefits.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% coinsurance	Not Covered	Pre-authorization from primary care physician and medical plan is required. Failure to obtain pre-authorization for non-emergency procedures may result in non-payment of benefits. Subject to calendar year medical deductible.
	Physician/surgeon fee	20% coinsurance	Not Covered	Subject to calendar year medical deductible.

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Common Medical Event	Services You May Need	Your Cost If You Use a Plan Provider	Your Cost If You Use a Non-Plan Provider	Limitations & Exceptions
<p><b>If you have mental health, behavioral health, or substance use disorder needs</b></p>	<p>Mental/Behavioral health outpatient services</p>	<p><u>Mental Health Routine Outpatient Services:</u> \$45 copayment / visit</p> <p><u>Mental Health Non-Routine Outpatient Services:</u> No Charge</p>	<p>Not Covered</p>	<p><u>Mental Health Routine Outpatient Services:</u> Services include professional/physician office visits.</p> <p><u>Mental Health Non-Routine Outpatient Services:</u> Services include behavioral health treatment, electroconvulsive therapy, intensive outpatient programs, partial hospitalization programs, and transcranial magnetic stimulation. Higher copayment and facility charges per episode of care may apply for partial hospitalization programs.</p> <p>Pre-authorization from Mental Health Service Administrator (MHSA) is required for non-routine outpatient mental health services. Failure to obtain pre-authorization may result in non-payment of benefits.</p>
	<p>Mental/Behavioral health inpatient services</p>	<p><u>Mental Health Inpatient Hospital Services:</u> 20% coinsurance</p> <p><u>Mental Health Residential Services:</u> 20% coinsurance</p> <p><u>Mental Health Inpatient Physician Services:</u> 20% coinsurance</p>	<p>Not Covered</p>	<p>Pre-authorization from Mental Health Service Administrator (MHSA) is required. Failure to obtain pre-authorization may result in non-payment of benefits. Subject to calendar year medical deductible.</p>

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Common Medical Event	Services You May Need	Your Cost If You Use a Plan Provider	Your Cost If You Use a Non-Plan Provider	Limitations & Exceptions
	Substance use disorder outpatient services	<p><u>Substance Use Disorder Routine Outpatient Services:</u> \$45 copayment / visit</p> <p><u>Substance Use Disorder Non-Routine Outpatient Services:</u> No Charge</p>	Not Covered	<p><u>Substance Use Disorder Routine Outpatient Services:</u> Services include professional/physician office visits.</p> <p><u>Substance Use Disorder Non-Routine Outpatient Services:</u> Services include partial hospitalization program, intensive outpatient program, and office-based opioid detoxification and/or maintenance therapy. Higher copayment and facility charges per episode of care may apply for partial hospitalization programs. Pre-authorization from Mental Health Service Administrator (MHSA) is required for non-routine outpatient substance use disorder services. Failure to obtain pre-authorization may result in non-payment of benefits.</p>
	Substance use disorder inpatient services	<p><u>Substance Use Disorder Inpatient Hospital Services:</u> 20% coinsurance</p> <p><u>Substance Use Disorder Residential Services:</u> 20% coinsurance</p> <p><u>Substance Use Disorder Inpatient Physician Services:</u> 20% coinsurance</p>	Not Covered	<p>Pre-authorization from Mental Health Service Administrator (MHSA) is required. Failure to obtain pre-authorization may result in non-payment of benefits. Subject to calendar year medical deductible.</p>

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Common Medical Event	Services You May Need	Your Cost If You Use a <u>Plan Provider</u>	Your Cost If You Use a <u>Non-Plan Provider</u>	Limitations & Exceptions
If you are pregnant	Prenatal and postnatal care	<u>Prenatal and preconception physician office visits:</u> No Charge  <u>Postnatal physician office visit - initial visit:</u> No Charge	Not Covered	-----None-----
	Delivery and all inpatient services	20% coinsurance	Not Covered	Subject to calendar year medical deductible.

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Common Medical Event	Services You May Need	Your Cost If You Use a <u>Plan Provider</u>	Your Cost If You Use a <u>Non-Plan Provider</u>	Limitations & Exceptions
<b>If you need help recovering or have other special health needs</b>	Home health care	\$45 copayment / visit	Not Covered	Coverage limited to 100 visits per member per calendar year. Pre-authorization from primary care physician and medical plan is required. Failure to obtain pre-authorization may result in non-payment of benefits.
	Rehabilitation services	<u>Office visit:</u> \$45 copayment / visit  <u>Outpatient hospital:</u> \$45 copayment / visit	Not Covered	Coverage for physical, occupational and respiratory therapy services.
	Habilitative services	<u>Office visit:</u> \$45 copayment / visit  <u>Outpatient hospital:</u> \$45 copayment / visit	Not Covered	
	Skilled nursing care	20% coinsurance	Not Covered	Coverage limited to 100 days per member per benefit period combined with hospital/free-standing skilled nursing facility. Pre-authorization from primary care physician and medical plan is required. Failure to obtain pre-authorization may result in non-payment of benefits. Subject to calendar year medical deductible.
	Durable medical equipment	20% coinsurance	Not Covered	Pre-authorization from primary care physician and medical plan is required. Failure to obtain pre-authorization may result in non-payment of benefits.

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Common Medical Event	Services You May Need	Your Cost If You Use a <u>Plan Provider</u>	Your Cost If You Use a <u>Non-Plan Provider</u>	Limitations & Exceptions
	Hospice service	No Charge	Not Covered	Pre-authorization from primary care physician and medical plan is required. Failure to obtain pre-authorization may result in non-payment of benefits.
<b>If your child needs dental or eye care</b>	Eye exam	No Charge	Not Covered	Coverage limited to one comprehensive eye exam per calendar year. Services provided by Blue Shield's Vision Plan Administrator (VPA).
	Glasses	No Charge	Not Covered	Coverage limited to one pair of eyeglasses (frames and lenses) or contact lenses in lieu of eyeglasses per calendar year. Greater quantities are available for certain kinds of contact lenses. Services provided by Blue Shield's Vision Plan Administrator (VPA).
	Dental check-up	No Charge	Not Covered	Pediatric dental benefits are available for members through the end of the month in which the member turns 19. Coverage for dental check-up is limited to 2 visits in a twelve month period. Please refer to your plan contract for details.

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## Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other <u>excluded services</u> .)		
• Chiropractic care	• Long-term care	• Routine foot care (unless for treatment of diabetes)
• Cosmetic surgery	• Non-emergency care when traveling outside the U.S.	• Weight loss programs
• Dental care (Adult)	• Private-duty nursing	
• Hearing aids	• Routine eye care (Adult)	
Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)		
• Acupuncture	• Dental care (Child) (Two dental check-ups in a twelve month period.)	• Routine eye care (Child) (one comprehensive eye exam per calendar year)
• Bariatric surgery (Pre-authorization from primary care physician and medical plan is required. Failure to obtain pre-authorization may result in non-payment of benefits.)	• Infertility treatment (coverage for diagnosis and treatment of cause of infertility only.)	

## Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the **premium** you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at **1-855-258-3744**. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 X 61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).

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## Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: 1-888-319-5999 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). Additionally, a consumer assistance program can help you file your **appeal**. Contact California Department of Managed Health Care Help at 1-888-466-2219 or visit <http://www.healthhelp.ca.gov>.

## Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

## Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

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## Language Access Services

English: For assistance in English at no cost, call 1-866-346-7198

Spanish (Español): Para obtener asistencia en Español sin cargo, llame al 1-866-346-7198.

Tagalog (Tagalog): Kung kailanganninyo ang libreng tulong sa Tagalog tumawag sa 1-866-346-7198.

Chinese (中文): 如果需要中文的免费帮助，请拨打这个号码 1-866-346-7198.

Navajo (Dine): Diné k'ehjí doo bąąh ílínígó shíka' at'oowoł nínízingo, kwijí'í hodíílnih 1-866-346-7198.

Vietnamese (Tiếng Việt): Để được hỗ trợ miễn phí tiếng Việt, vui lòng gọi đến số 1-866-346-7198.

Korean (한국어): 한국어도움이 필요하시면, 1-866-346-7198 무료전화 로전화하십시오.

Armenian (Հայերեն): Հայերենի օգնությունը անվճարով է ապահովվում հայերենի օգնությունը 1-866-346-7198.

Russian (Русский): если нужна бесплатная помощь на русском языке, то позвоните 1-866-346-7198.

Japanese (日本語): 日本語支援が必要な場合、1-866-346-7198 に電話をかけてください。無料で提供します。

Persian (فارسی): برای دریافت کمک رایگان زبان فارسی، لطفاً با شماره تلفن 1-866-346-7198 تماس بگیرید.

Punjabi (ਪੰਜਾਬੀ): ਪੰਜਾਬੀ ਸਹਾਇਤਾ ਦੀ ਸੇਵਾ 1-866-346-7198 ਨੂੰ ਕਾਲ ਕਰੋ.

Khmer (ភាសាខ្មែរ): សូមទំនួលទាញសេវាសំន្តែងឥតគិតថ្លៃ សូមទាក់ទងមកលេខ 1-866-346-7198.

Arabic (العربية): للحصول على المساعدة في اللغة العربية مجاناً ، تفضل باتصال على هذا الرقم: 1-866-346-7198.

Hmong (Hmoob): Xav tau kev pab dawb lub Hmoob, thov hu rau 1-866-346-7198.

Hindi (हिन्दी): हिन्दीमें बिना खर्च के सहायता के लिए, 1-866-346-7198 पर कॉल करें।

Thai (ไทย): สำหรับความช่วยเหลือเป็นภาษาไทยโดยไม่มีค่าใช้จ่ายโปรดโทร 1-866-346-7198.

*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*

**Questions:** Call 1-855-258-3744 or visit us at [www.blueshieldca.com](http://www.blueshieldca.com).

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or call 1-855-258-3744 to request a copy.

Blue Shield of California is an independent member of the Blue Shield Association.

## About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



### This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

### Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$4,290
- Patient pays \$3,250

#### Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
<b>Total</b>	<b>\$7,540</b>

#### Patient pays:

Deductibles	\$2,000
Copays	\$610
Coinsurance	\$490
Limits or exclusions	\$150
<b>Total</b>	<b>\$3,250</b>

### Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$3,880
- Patient pays \$1,520

#### Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
<b>Total</b>	<b>\$5,400</b>

#### Patient pays:

Deductibles	\$0
Copays	\$1,190
Coinsurance	\$250
Limits or exclusions	\$80
<b>Total</b>	<b>\$1,520</b>

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## Questions and answers about the Coverage Examples:

### What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.
- Plan and patient payments are based on a single person enrolled on the plan or policy.

### What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

### Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

### Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

### Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

### Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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