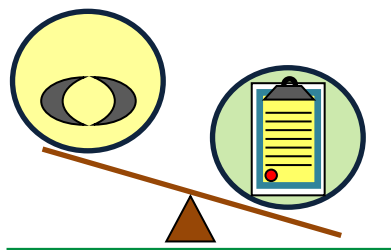


Glossary of Health Coverage and Medical Terms

x This glossary defines many commonly used terms, but

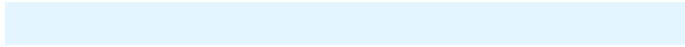
Deductible

An amount you could owe during a coverage period (usually one year) for



Reconstructive Surgery

Surgery and follow-up treatment needed to correct or improve a part of the body because of birth defects, accidents, injuries or medical conditions.



How You and Your Insurer Share Costs - Example

Jane's Plan Deductible: \$1,500

Coinsurance: 20%

Out-of-Pocket Limit: \$5,000

January 1st
Beginning of Coverage Period

December 31st
End of Coverage Period

→
more costs

Jane pays 100% Her plan pays 0%

Jane hasn't reached her \$1,500 deductible yet
Her plan doesn't pay any of the costs.
Office visit costs \$125
Jane pays \$125
Her plan pays \$0



Jane pays 20% Her plan pays 80%

Jane reaches her \$1,500 deductible, coinsurance begins
Jane has seen a doctor several times and paid \$1,500 in total, reaching her deductible. So her plan pays some of the costs for her next visit.
Office visit costs \$125
Jane pays 20% of \$125 = \$25
Her plan pays 80% of \$125 = \$100

