



Covered expenses fill up "bucket" and are paid as shown

Uncovered expenses fall outside of "bucket" and are paid by you (such as - not medically necessary, cosmetic, dental etc.)

**Copayments** – copayments for office visits, prescriptions or other medical are a covered expense, however they do not accumulate toward your deductible or coinsurance.

This example is intended to portray general health insurance in-network information only – refer to health certificate policy for actual benefits.