

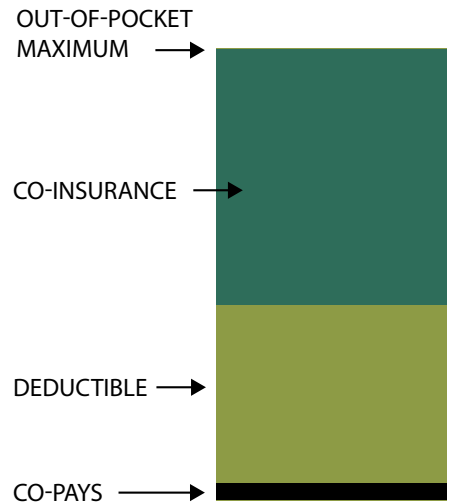


Understanding Your Out-of-Pocket Costs

Without Going Out-of-Your-Mind

Plan C (complicated)

1. **Co-pays** (usually pretty low)
2. **Deductible** (could be high). If you go to the hospital, you often meet your deductible quickly.
3. **Co-Insurance** is a **PERCENTAGE** that you continue to pay **AFTER** your deductible **UNTIL** you have met your **Out-of-pocket Maximum**.



Plan S (simple)

The plan you get through CGF is better than the one we illustrated in the Out-of-Pocket Costs Light Bulb. The costs below are **EXAMPLES ONLY**. See your plan documents for your specific costs.

1. **Co-pays** of around \$45 for office visits and prescriptions.
2. Your **deductible** will be around \$2,500 rather than the \$6,500 example in the Light Bulb.
3. For health care where a co-pay does not apply, you pay everything until you reach your **deductible**. Since there is no **co-insurance**, at that point, your insurance will pay for **ALL** the rest of your care for the rest of the year.

