

Medical

Healthcare Terms



- **Co-pay:** A specific dollar amount that you must pay for a specific service at the time when you receive the service.
- **Deductible:** A dollar amount you are responsible for before the plan will make any benefit payments. Each year, your deductible starts over (January 1st), in addition, you are only responsible for satisfying your deductible one time per year.
- **Coinsurance:** A method of cost-sharing between the member and the insurance carrier for your benefit expenses. If you have 30% coinsurance, then you pay 30% of your eligible expenses and the carrier pays the remaining 70%. The coinsurance begins after your deductible has been satisfied.
- **Maximum Out-of-Pocket (M.O.O.P.):** The maximum amount you will be required to pay for your benefits, after which the plan will pay 100% of covered expenses. Your deductible, coinsurance and in some instances co-pays apply towards your Out-of-Pocket Maximum.

Semi-Monthly Payroll Deductions	SuperMed Plan A	SuperMed Plan B	SuperMed Plan C
Employee Only	\$107.57	\$66.23	\$17.38
Employee & Family	\$406.62	\$305.13	\$187.35

