

Benefits Vocabulary (Plain Language)

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- Deductible: what you pay before the plan begins cost-sharing for many services.
- Copay: a fixed dollar amount you pay for a covered service (example: \$35 office visit).
- Coinsurance: a percentage of the allowed amount you pay after the deductible (example: 20%).
- Out-of-pocket maximum: the most you pay in a year for covered services (plan pays 100% after).
- Network: providers and facilities contracted with the plan (in-network vs out-of-network).
- Prior authorization: plan approval required before certain services or medications.

Educational resource. Not legal or tax advice. Plan availability varies.