



Five Tips for Choosing a Health Insurance Plan

- 1 Premium** – The amount you pay each month
- 2 Deductible** – The amount you pay out-of-pocket before your insurance covers your costs. Varies by the plan you get. The higher the deductible, the more you pay at the start of the year until the deductible is met. The lower the deductible, the less you pay at the start of the year, but you will likely have a higher premium.
- 3 Co-insurance/co-pay** – The amount you pay at each health care visit once you've met your deductible amount
- 4 Out-of-pocket maximum** – Once you hit your out-of-pocket maximum, your health plan will pay all your covered services for the rest of the year
- 5 Network** – the providers, facilities, and pharmacies that are covered by your insurance plan