

How does my health plan work?



Deductible

Amount you pay each year before your insurance begins to pay. This amount resets every year on January 1.



Copay

A fixed amount you pay at time of service. Your copay will vary depending on the care you are receiving.



Coinsurance

Your share of the cost of services. This is a percentage of the total covered cost and will vary depending on the type of care.



Out of Pocket Maximum

The most you will pay for care in a year. This amount resets every year on January 1.

You are asked to select a Primary Care Physician (PCP) from the City of Portland preferred network of doctors to coordinate your care. Office visits to your PCP are covered at 100%, **no cost** to you.

Preventative Care is defined by the ACA and provided at **no cost** to you. All in-network preventative care is covered 100%

Your plan has three coverage tiers; In Network preferred, In Network non preferred, and Out of Network. Each tier has its own Deductible and Coinsurance Limit that that do not cross apply. Amounts paid apply only to the tier in which they were incurred.

How your plan works

Before your plan pays for care You must first meet your Calendar year **deductible**.

Next, once your deductible is met you will pay either a **Copay** or **Coinsurance** at time of service. Your plan will pay the remainder of the cost.

When your personal costs add up to the amount of your **Out of Pocket Maximum** all additional care will be covered at 100% for the remainder of the calendar year.