



# KEY THINGS TO KNOW

Coverage will NOT automatically roll to the new benefit year, so all employees must enroll with a licensed Benefit Counselor, in person, for the 2025-2026 plan year.

## *Insurance Terms:*

**Coinsurance:** The portion you're required to pay for services after you meet your deductible. It's often a specified percentage of the costs, i.e. you pay 20% while the health care plan pays 80%.

**Out-of-Pocket Maximum:** The maximum amount you pay each year for medical costs. After reaching the out-of-pocket maximum, the plan pays 100% of allowable charges for covered services.

**Premium:** The monthly amount you pay for health care coverage.

**Deductible:** The annual amount for medical expenses you're responsible to pay before your plan begins to pay its portion.

**Copay:** The set amount you pay for a covered service at the time you receive it. The amount can vary by the type of service.