TERMS TO KNOW

**DEDUCTIBLE** – The amount you pay for covered health care services before your insurance plan starts to pay.

**COINSURANCE** – The percentage of costs of a covered health care service you pay (20 percent, for example) after you've paid your deductible.

**PREMIUM** – The amount you pay for a health plan in exchange for coverage.

**OUT-OF-POCKET MAXIMUM (OOPM)** – The highest out-of-pocket amount paid for covered services during a benefit period.

**OUT-OF-NETWORK** **SERVICE** – Health care you receive without a physician referral, or services received by a non-network service provider.

QUESTIONS: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

If you have any questions related to open enrollment, please contact [insert contact name] at [insert contact email/phone].

Feel free to write down questions or concerns on this sheet and return it to [insert location/department/contact name] to receive a follow-up response.

I WOULD LIKE MORE INFORMATION REGARDING:

**(Check all that apply.)**

* Basic definitions
* Plan type comparisons
* HSA/FSA/HRA explanations
* Preventive care
* Disease management
* Voluntary benefits
* Other (list): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_