

Example of what to pay with a Copay plan

Plan Details for...United HealthOneCopay Select SM 1500	
Office Visit	\$35
Deductible	\$1,500
Coinsurance	20% Coinsurance to \$3000
Annual Max (incl Deductible)	\$4,500
Emergency	20% after Ded. **
Prescription	\$15 / \$35* / \$65* / 25%*

Specific Examples of what to pay by service type	
Annual Physical	No Charge
Annual Female Exam	No Charge
Child's immunizations	No Charge
Child's annual well visit	No Charge
Visit to doctor for cold/flu	\$35 Copay only
Visit to doctor for knee problems; X-Rays needed	\$35 Copay + cost of X-rays which are subject to deductible & coinsurance
Prescription for Generic cholesterol medication	Lesser of \$15 or actual cost (Tier 1)
Prescription for Brand cholesterol medication	\$35 for Brand Tier 2; \$65 for Brand Tier 3
Prescription for Non-Formulary foot fungus medication	\$200 (actual cost = \$800; you pay 25%)
Visit to Emergency Room - broken leg	whole bill up to \$4,500 (\$1,500 deductible + 20% of remaining bill until \$4,500 in total is paid)
Visit to hospital - burst appendix	whole bill up to \$4,500 (\$1,500 deductible + 20% of remaining bill until \$4,500 in total is paid)
Outpatient procedure to have bunion removed	whole bill up to \$4,500 (\$1,500 deductible + 20% of remaining bill until \$4,500 in total is paid)
Visit to hospital - car accident	whole bill up to \$4,500 (\$1,500 deductible + 20% of remaining bill until \$4,500 in total is paid)

Real world Example				
Medical Event	Copay	Deductible	Coinsurance	Total
See doctor for strep throat; no labs ordered	\$35	\$0	\$0	\$35
See doctor for annual physical	\$0	\$0	\$0	\$0
Go to ER for broken leg	\$0	\$1,000	\$0	\$1,000
See doctor for strep throat; labs ordered	\$35	\$125	\$0	\$160
Dermatologist visit to have mole removed	\$0	* \$375	** \$85	\$460
Knee Surgery to repair cartilage	\$0	\$0	*** \$2,915	\$0
**** 2nd Knee Surgery to repair cartilage	\$0	\$0	\$0	\$0
Total	\$70	\$1,500	\$3,000	\$4,570
* Total bill was \$800; only had \$375 left from annual deductible to pay				
** Total bill of \$800 minus \$375 towards deductible = \$425 remaining; \$425 x 20% = \$85				
*** Total bill of \$15,000; deductible has been met for calendar year; \$15,000 x 20% = \$3,000. However - since \$85 has already been paid toward \$3,000 coinsurance maximum, you only pay remaining \$2,915				
**** \$1,500 deductible and 3,000 coinsurance maximums have been met for year. All services other than Copays are covered in full				

* After \$500 Ded - If you purchase name-brand when generic is available, you pay your generic copay plus the additional cost above the generic price. ** \$100 copay if not admitted.