

Example of what to pay with a Low Cost plan

Plan Details for...Assurant CoreMed 10000

Office Visit	50% after Ded.
Deductible	\$10,000
Coinsurance	50%
Annual Max (incl Deductible)	\$17,500
Emergency	50% after Ded.
Prescription	50% after Ded.

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	whole bill up to \$17,500 (\$10,000 deductible + 50% of remaining bill until \$17,500 in total is paid)
Visit to doctor for knee problems; X-Rays needed	whole bill up to \$17,500 (\$10,000 deductible + 50% of remaining bill until \$17,500 in total is paid)
Prescription for Generic cholesterol medication	whole bill up to \$17,500 (\$10,000 deductible + 50% of remaining bill until \$17,500 in total is paid)
Prescription for Brand cholesterol medication	whole bill up to \$17,500 (\$10,000 deductible + 50% of remaining bill until \$17,500 in total is paid)
Prescription for Non-Formulary foot fungus medication	whole bill up to \$17,500 (\$10,000 deductible + 50% of remaining bill until \$17,500 in total is paid)
Visit to Emergency Room - broken leg	whole bill up to \$17,500 (\$10,000 deductible + 50% of remaining bill until \$17,500 in total is paid)
Visit to hospital - burst appendix	whole bill up to \$17,500 (\$10,000 deductible + 50% of remaining bill until \$17,500 in total is paid)
Outpatient procedure to have bunion removed	whole bill up to \$17,500 (\$10,000 deductible + 50% of remaining bill until \$17,500 in total is paid)
Visit to hospital - car accident	whole bill up to \$17,500 (\$10,000 deductible + 50% of remaining bill until \$17,500 in total is paid)

Real world Example

Medical Event	Copay	Deductible	Coinsurance	Total
See doctor for strep throat; no labs ordered	\$0	\$185	\$0	\$185
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	\$0	\$275	\$0	\$275
Dermatologist visit to have mole removed	\$0	\$800	\$0	\$800
* Knee Surgery to repair cartilage	\$0	\$7,740	\$3,630	\$11,370
** 2nd Knee Surgery to repair cartilage	\$0	\$0	\$3,870	\$3,870
Total	\$0	\$10,000	\$7,500	\$17,500

* Total bill of \$15,000; deductible has accumulated \$2,260 before surgery; only have to meet another \$7,740 more to exhaust entire \$10,000 deductible; \$7,260 of \$15,000 bill remains; $\$7,260 \times 50\% = \$3,630$.

** Total bill = \$12,000; \$10,000 deductible has been met for year. $\$12,000 \times 50\% = \$6,000$. \$3,630 of coinsurance maximum has already been met, leaving only \$3,870.