



Understanding how healthcare and insurance works can help you make the most of your benefits.

Here are 5 helpful concepts:

1. **Benefit Summary:** High-level plan information.
2. **Deductibles:** What you pay before your plan pays.
3. **Out-of-pocket Limit:** The most you'll pay for healthcare services within your plan year.
4. **Providers:** Healthcare professionals.
5. **Appointments:** Providers' schedules are busy. Plan ahead whenever possible.

**Want more?**

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