



5 Health

Insurance Concepts

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

Here are 5 helpful healthcare and insurance concepts:

- 1. Benefit Summary:** This is a brief document with high-level information about your plan. It's a great first-step resource to help you understand your benefits.
- 2. Deductibles:** Some healthcare services require you to meet your deductible before your plan will pay. Your Benefit Summary can help you identify which services require you to first meet your deductible.
- 3. Out-of-pocket Limit:** Your out-of-pocket limit is the most you'll pay for healthcare services within your plan year. In-network and out-of-network limits may be different.
- 4. Providers:** Providers are healthcare professionals. When you get care from a provider in your plan's network, you're getting the best value from your health insurance coverage.
- 5. Appointments:** Providers' schedules are very busy, and it can sometimes be a few weeks before they can see you. Plan ahead whenever possible to get an appointment with your provider.

Want more?

For more information about health insurance concepts, visit **PacificSource.com/healthinsurance**.

