

OUT-OF-POCKET MAXIMUM EXAMPLE

This out-of-pocket maximum (OOPM) example applies to *most* plans.

An individual member, regardless of the contract type, is only required to satisfy the member-level copayment liability per calendar year. No additional copayments are required for a member as of the date the member-level copayment liability is satisfied.

A family-level OOPM is satisfied by the accumulation of all family members' copayments as illustrated below.

Example

The Jones family is a 5-member family. They are covered by Plan Y and have paid the following amounts in copayments in a calendar year:

Plan Y: Member-Level OOPM = \$1500 Family-Level OOPM = \$4500

MEMBER	COPAYMENTS PAID	MEMBER-LEVEL OOPM SATISFIED
Member 1	\$ 1000.00	No
Member 2	\$ 60.00	No
Member 3	\$ 1500.00	Yes
Member 4	\$ 1500.00	Yes
Member 5	\$ 440.00	No
Total amount paid by this family =	\$ 4500.00	

No additional copayments will be required from any member of the family as of the date that the family-level maximum copayment (\$4500) is satisfied.