

OUT-OF-POCKET MAXIMUM - BACK

The following are examples of Member-level and Family-level Out-Of-Pocket Maximum calculations.

Example 1

The Jones family is a five-member family. They have paid the following amounts in copayments in a calendar year:

Member-level Out-Of-Pocket Maximum = \$1500
Family-level Out-Of-Pocket Maximum = \$4500

<u>MEMBER</u>	<u>COPAYMENTS</u>
Member A	\$1000.00
Member B	\$ 60.00
Member C	\$1500.00
Member D	\$1500.00
Member E	\$ 440.00

As of the date that the Member-level Out-Of-Pocket Maximum (\$1500) is satisfied by Members C and D, no additional copayments will be required from these Members for the remainder of the calendar year.

Total amount paid by this family =		\$4500.00
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As of the date that the Family-level Out-Of-Pocket Maximum is satisfied (\$4500), no additional copayments will be required from any Member of the family for the remainder of the calendar year.

Example 2

The Smith family is a four-member family. They have paid the following amounts in copayments in a calendar year:

Member-level Out-Of-Pocket Maximum = \$1500
Family-level Out-Of-Pocket Maximum = \$4500

<u>MEMBER</u>	<u>COPAYMENTS</u>
Member A	\$1400.00
Member B	\$1300.00
Member C	\$1200.00
Member D	\$ 600.00

As of the date that the Family-level Out-Of-Pocket Maximum is satisfied (\$4500), no additional copayments will be required from any member of the family for the remainder of the calendar year.

Total amount paid by this family =		\$4500.00
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Example 3

The Johnson family is a five-member family. They have paid the following amounts in copayments in a calendar year:

Member-level Out-Of-Pocket Maximum = \$1500
Family-level Out-Of-Pocket Maximum = \$4500

<u>MEMBER</u>	<u>COPAYMENTS</u>
Member A	\$1500.00
Member B	\$ 0.00
Member C	\$1500.00
Member D	\$1500.00
Member E	\$ 0.00

As of the date that the Member-level Out-Of-Pocket Maximum (\$1500) is satisfied by Member A, C and D, no additional copayments will be required from these Members for the remainder of the calendar year.

Total amount paid by this family =		\$4500.00
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As of the date that the Family-level Out-Of-Pocket Maximum is satisfied (\$4500), no additional copayments will be required from any Member of the family for the remainder of the calendar year.