In-network vs. Out-of-network

You can go directly to any medical provider. A referral is not required.

You and WSU pay less for services inside the PPO network.

You and WSU pay more for services outside the PPO network.
What You Pay

**Copays**
Flat dollar amount paid for services.
- Primary Care doctor
- Specialist
- Urgent Care
- ER
- Pharmacy

**Deductible**
The amount of money you pay before insurance share cost. This applies to services with co-insurance.

**Co-insurance**
The percentage of cost you pay after you’ve paid your deductible. This applies to services with co-insurance.

**Out-of-pocket Max**
The most you have to pay for covered services in a year. After you spend this amount, the plan pay 100% of costs of covered services.
What You Pay: Example

A copay is a flat dollar amount paid for certain services.

Michelle injured her ankle. She makes an appointment with a specialist. She pays a $35 copay.

A deductible is the amount of money you pay before insurance share cost. This applies to certain services.

Michelle’s doctor recommends surgery. She schedules her outpatient procedure, cost $10,000. She pays her deductible $800.

Co-insurance is percentage of cost you pay after you’ve paid your deductible. This applies to certain services.

Michelle’s outpatient procedure has a 20% co-insurance, after the deductible is met. She pays $1,440.

The out-of-pocket max is the most you pay for covered services in a year. After you spend this amount, the plan pay 100% of costs of covered services.

Calculating Michelle’s out of pocket costs, she has not met her $4,000 out-of-pocket max.

Calculating
$35 + $800 + $1,440 = $2,275

Example: Michelle
PPO Plan 80/20, single coverage
Copays: $20-$200
Deductible: $800
Co-insurance: 20%
Out-of-pocket max: $4,000
Out-of-Pocket Maximum: Examples of reaching the maximums

- For 2020, Wright State's annual out-of-pocket maximums: $4,000 for Single Coverage and $8,000 for Employee + Child(ren), Employee + Spouse and Employee + Family.
- When more than one individual is covered, cost sharing ends when the $8,000 family maximum is obtained. This can occur collectively by one or more individuals on the plan.
- For illustration purposes, examples of scenarios are demonstrated below.