

# In-network vs. Out-of-network

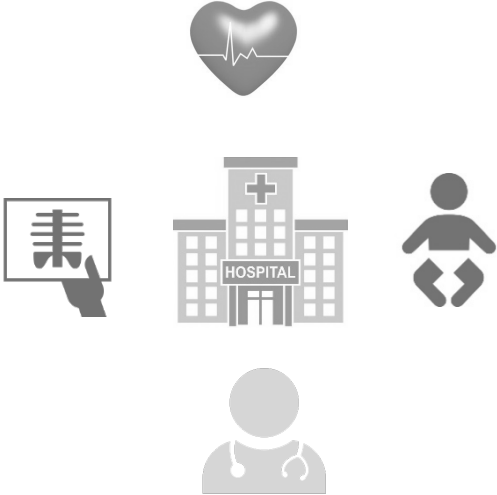
You



In-network



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

Example: Michelle

PPO Plan 80/20, single coverage

Copays: \$20-\$200

Deductible: \$800

Co-insurance: 20%

Out-of-pocket max: \$4,000



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



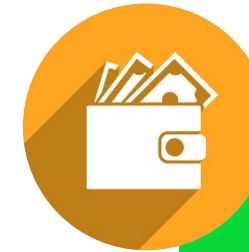
Michelle's doctor recommends surgery. She schedules her out-patient procedure, cost \$10,000. She pays her **deductible** \$800.



Michelle's out-patient procedure has a 20% **co-insurance**, after the deductible is met. She pays \$1,440.

Calculation

$\$8,000 - \$800 = \$7,200 * 20\% = \$1,440$



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

Calculation

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

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

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

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

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.



# 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.

