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

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

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

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

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

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

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

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

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

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 2018, the Affordable Care Act (ACA) annual out-of-pocket maximum for **any individual** on a qualified health plan is $7,350.
- When more than one individual is covered, cost sharing ends at the $7,350 individual ACA limit or when the $8,000 family maximum is obtained, which ever occurs first.
- For illustration purposes, examples of worst case scenarios are demonstrated below.

### Staff & NBUF PPO 80/20 Out-of-Pocket Maximum

<table>
<thead>
<tr>
<th>Employee</th>
<th>Child 1</th>
<th>Child 2</th>
<th>Spouse</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$4,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family</td>
<td>$8,000</td>
<td>$650</td>
<td>$1,000</td>
</tr>
<tr>
<td>Family</td>
<td>$8,000</td>
<td>$325</td>
<td></td>
</tr>
<tr>
<td>Family</td>
<td>$8,000</td>
<td>$500</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>$1,000</th>
<th>$2,000</th>
<th>$3,000</th>
<th>$4,000</th>
<th>$5,000</th>
<th>$6,000</th>
<th>$7,000</th>
<th>$8,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>$4,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$7,350</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$7,350</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$5,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$5,000</td>
<td>$1,500</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>$325</td>
<td>$325</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$325</td>
<td>$325</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$500</td>
<td>$1,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>