

# Health Care COSTS

Figuring out which health care costs you owe can be confusing. DynamicHR is here to make it easier.

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## DEDUCTIBLE

The dollar amount of responsibility that you pay **first** for medical claims. You can look at this as your upfront exposure for medical costs. Once your deductible is met, your insurance company starts paying towards your claims. For services that have a co-pay responsibility, this does not apply.

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## COINSURANCE

Commonly referred to as “cost-sharing” between you and the insurance company. Once you meet your deductible, you are responsible for coinsurance. Coinsurance is always a **percentage**. Based on your plan, you will be responsible for the coinsurance percentage of your remaining bills that apply to your deductible/coinsurance.

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## OUT-OF-POCKET MAXIMUM

The most that you will pay for in-network covered services in a given year; this **includes** your deductible, coinsurance, and co-pay costs. After your out-of-pocket maximum is met, the insurance company is 100% responsible for your remaining costs.

Have more questions? Give us a call at  
(866) 297-5500 and ask for our benefits  
department.

