

LEARN THE LINGO

HELPFUL TERMS RELATED TO YOUR BENEFITS

In-network

Doctors, clinics, hospitals, and other providers with whom the health plan has an agreement to care for its members. Health plans cover a greater share of the cost for in-network health providers than for providers who are out-of-network.

Out-of-network

A health plan will cover certain treatment for doctors, clinics, hospitals and other providers who are out-of-network, but members will pay more out-of-pocket to use out-of-network providers than for in-network providers.

Co-Insurance

A percentage of the covered health care cost that the member pays after meeting the deductible.

Co-payment

The fixed dollar amount that the member pays for covered medical services.

Provider

A physician (M.D. [medical doctor] or D.O. [doctor of osteopathic medicine]), nurse practitioner, clinical nurse specialist, or physician assistant, as allowed under state law, who provides a range of health care services.

Deductible

A fixed dollar amount that the member must pay out of pocket each calendar year before the plan will begin reimbursing for covered, non-preventive health expenses.

HMO

A plan that offers care within a specific network of doctors, hospitals, and other medical providers. These are called in-network providers.

PPO

A preferred provider organization (PPO) offers you the freedom to receive care from any provider (in or out of your network). PPO plans don't require you to choose a primary care physician (PCP) and don't require referrals.

Preferred carrier

We offer a choice of medical carriers based on the state where you live. In each state, there is at least one "preferred" carrier who gives you access to the largest network of providers to choose from. You may also choose to enroll in an alternative carrier of your choice.

Preventive care

Preventive care can help support your health and help you prevent or avoid illness. Besides annual wellness exams, preventive care also includes screenings and immunizations. It's different than diagnostic care, which focuses on treating symptoms and risk factors.

Premium

The amount deducted from your paycheck for your insurance. In addition to your premium, you usually have to pay other costs for your health care, including a deductible, copayments, and coinsurance.

FSA

A Flexible Spending Account (FSA) is designed to help you save by letting you set aside money — on a pre-tax basis — to pay for eligible out-of-pocket expenses.