



# WHAT IS AN OUT OF POCKET MAXIMUM?

The most you have to pay for in-network medical and prescription costs in a plan year.



**WHEN THE UNEXPECTED HAPPENS, YOUR HEALTH INSURANCE PROTECTS YOU FROM PAYING MORE THAN \$3,000 PER PERSON\* ON THE PPO PLAN AND \$4,500 PER PERSON\* ON THE PPO WITH HRA PLAN.**



**How does the out of pocket maximum work?** →



## Example:

Jim is enrolled in the PPO with HRA Plan. The out of pocket maximum is \$4,500.

In 2022, once Jim pays a total of \$4,500 for in-network covered services, his health insurance will begin to pay 100% of his costs. Jim will not pay more than \$4,500 per calendar year.



All covered in-network medical and prescription costs apply to the OOP Max.



You can use HRA and FSA funds to help pay for OOP Max expenses.

\*The PPO and PPO with HRA Plans both have a family aggregate of \$9,000.

## Questions?

Your Health Care Advocates Can Help!

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