

Deductible & Percent Copay Example of a Family For PPO 7

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|--|----------|------------|----------|
| Father had a Hospital Claim for | \$15,000 | | |
| Deductible: | \$500 | | |
| | \$14,500 | | |
| Member Copay: | 10% | | |
| | \$1,450 | | |
| Maximum Copay: | \$1,000 | | |
| You Pay: | \$1,500 | BCBM Pays: | \$13,500 |
| Father's claims for the rest of the calendar year benefits would be paid same as current PPO 1 benefits. The single deductible and coinsurance applies to the first person in the calendar year who reaches \$500 in deductible expenses | | | |

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|---|------|-------------------------------------|------|
| Son had an Office Call that Cost \$70 | | | |
| You Pay Fixed Copay of: | \$20 | BCBM Pays: | \$50 |
| Son also has Outpatient Lab work for \$50 | | | |
| You Pay: | \$50 | This goes towards family deductible | |

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|--|-------|------------|------|
| Daughter had an ER Visit that Cost \$150 | | | |
| You Pay Fixed Copay of: | \$100 | BCBM Pays: | \$50 |

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| Daughter had an Chiro Visit that Cost \$45 | | | |
| You Pay Fixed Copay of: | \$20 | BCBM Pays: | \$25 |

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|---|----------|------------|----------|
| Mother had a Hospital Claim for | \$11,500 | | |
| Deductible: | \$450 | | |
| | \$11,050 | | |
| Member Copay: | 10% | | |
| | \$1,105 | | |
| Maximum Copay: | \$1,000 | | |
| You Pay: | \$1,450 | BCBM Pays: | \$10,050 |
| All claims for the rest of year for the family would be payable the same as current PPO 1 benefits. | | | |

| <u>Summary</u> | <u>You Paid:</u> | <u>BCBSM Paid:</u> |
|-----------------------|------------------|--------------------|
| Office Visit Copays: | \$20 | |
| Chiro Visit Copays: | \$20 | |
| ER Visit Copays: | \$100 | |
| Deductible: | \$1,000 | |
| <u>Percent Copay:</u> | <u>\$2,000</u> | |
| Total: | \$3,140 | \$23,675 |

Total Claims: \$26,815

Fixed dollar copays such as office visit copays, chiropractic visit copays, and emergency room copays are not counted or included towards the deductible