Medical Plan Definitions

Washington small group medical plan highlight commonly used terms

allowable charge*	The negotiated amount for which an in-network provider agrees to provide services or supplies.
coinsurance	Your share of the fee for a service. If your plan's coinsurance share is 20%, you pay 20% of the allowable charge and your plan benefit pays the other 80% of the allowable charge.
copay	A flat fee you pay for a specific service, such as an office visit, at the time a service is rendered. Copays apply to the out-of-pocket maximum.
covered in full	Services your plan pays for in full. Benefits provided at 100% of the allowable charges; not subject to deductible or coinsurance.
deductible	The amount of money you pay every year before the plan pays for certain services.
embedded deductible	Works like a traditional PPO health plan deductible. Benefits begin for a single family member after the individual deductible for that member has been met or after the family deductible is met – whichever comes first.
formulary	A list of drugs the plan covers for specific uses. To find the formulary for your plan, go to premera.com and select Pharmacy on the Member Services tab.

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network	A group of doctors, dentists, hospitals, and other healthcare providers that contract with Premera to provide services and supplies at negotiated amounts called allowable charges.
out-of-pocket maximum	A preset limit after which your plan pays 100% of the allowable charge for services received in-network. All in-network essential benefits apply to the out-of-pocket maximum.
primary care provider (PCP)	The provider who helps coordinate your care. You can choose a different primary care provider for each family member from: physicians and internists, physician assistants, and nurse practitioners; ob/gyns and women's health specialists, pediatricians, and geriatric specialists; or naturopaths. To get reduced office visit copay with the PCP plans, you must choose a provider contracted as part of the Premera network and inform us this is your designated PCP.

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