

# Copay/Deductible plan with the Open Access network

Avoid being surprised by your bill. You'll pay a flat cost for a visit to the doctor. And you'll have no problem finding your favorite from one of our largest networks.

## What you'll pay

### Copay

Something like an office visit to a specialist, chiropractor or therapist costs a copay (a set dollar amount).

### Deductible, then coinsurance

Other things like X-rays or a hospital stay cost you the full amount up to a certain point (your deductible).

After you hit that point, you pay coinsurance (a portion of the bill). For example, you might pay 20% and your plan would pay the rest.

### Out-of-pocket maximum

After you reach a limit, called your out-of-pocket maximum, you don't pay any more. All in-network care is paid for by your health plan.

## Your plan helps pay for

- Preventive care (no cost to you)
- Convenience care and telemedicine services
- Specialty care (no referrals needed)
- Prescriptions

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**TIP:** Get your yearly recommended checkup, vaccines and screenings. Your plan covers your care.

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## Plan highlights

Your plan covers most of the cost of primary, convenience, online and specialty care, as well as prescription drugs. Your member ID card clearly lists your copays and out-of-pocket maximum so you can easily know your share of the bill.

## Where you can get care

The Open Access network lets you choose from one of the biggest networks of doctors and clinics.

## How to get more info

- **See plan details** in your **Summary of Benefits and Coverage (SBC)** in your enrollment materials
- **Call us** with questions at **952-883-5000** or **800-883-2177**
- **Search the network** for your doctor or find a new one at **healthpartners.com/openaccess**