

OUT-OF-POCKET MAXIMUM

All health insurance plans include something called an out-of-pocket maximum. This is a combination of your deductible, copays, and coinsurance. It is **the maximum amount you would ever pay for covered healthcare expenses in a single plan year** (aside from your monthly premium).

INSURANCE PROVIDER	Plan Name ★★★★☆	View Plan Details
Monthly Premium: \$133.97	Annual Deductible: \$7,500	Out-of-pocket Limit: \$10,000

IT'S ESSENTIALLY A WORST-CASE SCENARIO.

Once you hit your out-of-pocket maximum, the insurance company pays 100% of your in-network care for the rest of the year. You won't pay any copays or coinsurance.

