

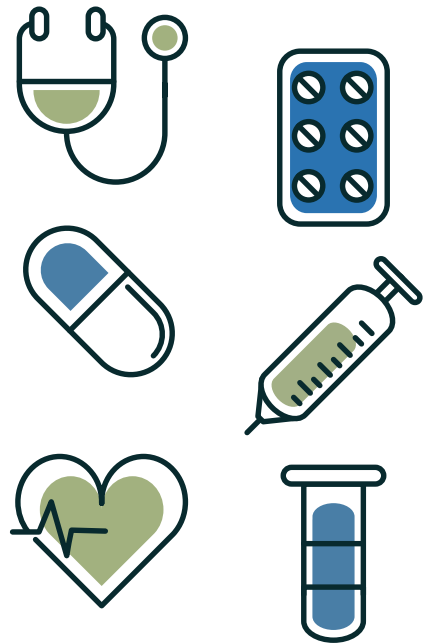
PRE-DEDUCTIBLE COVERAGE



Some services are covered by your health insurance plan before you've paid your full deductible. This is called **pre-deductible coverage**.

ALL HEALTH INSURANCE PLANS ON COVERME.GOV INCLUDE RECOMMENDED PREVENTIVE CARE AT NO EXTRA COST BEYOND YOUR MONTHLY PREMIUM.

Many things are covered in full, even before you've met your deductible. Some examples are wellness exams, mammograms, Pap tests, and immunizations. Some preventive prescriptions, such as birth control pills, are fully covered too. In most cases, you must receive the services from a provider that is in your plan's network. Some plans also cover office visits, urgent care visits, and some prescription medications with a copay of \$20-\$50. This is also considered pre-deductible coverage.



Summary of Benefits and Coverage

Health Insurance Plan Name

Important Questions	Answers	Why This Matters
Are there services covered before you meet your deductible?	Yes. Preventive Care (as defined in your Member Benefit Agreement). For more information see below.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits . Refer to your Member Benefit Agreement for more information.

You can find out if a plan has pre-deductible coverage. Check the first page of the "Summary of Benefits and Coverage" document. Look where it says, "Are there services covered before you meet your deductible?" If the document says "Yes," great! You found a plan with pre-deductible coverage. The services or prescription drugs covered before your deductible will be listed in the box that says "Yes."

Plans with lower premiums usually have less pre-deductible coverage. Plans with higher premiums likely have more. If having pre-deductible coverage is important to you, look for it before you enroll in a plan. Compare the details of your plan options. There are plans at every level that cover office visits and some prescription medications pre-deductible.