



## Understanding YOUR Health Plan's Deductibles & Co-Insurance



Dear MCN Partners,

Please familiarize yourself with your plan's deductible and co-insurance.

**Deductible:** The dollar amount of Eligible Medical Expenses, specified in the Declaration, that the Insured Person must pay per Calendar Year prior to receiving benefits under this insurance, and exclusive of Coinsurance.

Benefit Plan Features				
Benefit Levels	United States	United States	United States	International
	Medical Concierge	In-Network	Out-of-Network	International
Deductible for Eligible Medical Expenses				
Deductible	\$250	\$250	\$250	\$250
Family Deductible <ul style="list-style-type: none"> <li>Accumulative Maximum two (2) Deductible per Family</li> </ul>	\$500	\$500	\$500	\$500
Coinsurance for Eligible Medical Expenses				
Coinsurance <ul style="list-style-type: none"> <li>In Addition to Deductible</li> </ul>	Plan pays 85% Insured pays 15%	Plan pays 80% Insured pays 20%	Plan pays 60% Insured pays 40%	Plan pays 100% Insured pays 0%
Out of Pocket Maximum	\$750	\$1,000	\$2,000	\$0

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Contact Melissa with any claims, refunds, administration issues, or general insurance questions

*Thanks again for the opportunity to serve you!*