

# HIHIT Silver Plan

Effective January 1, 2010

## Give your deductible some bed rest.

### If you're healthy, you may never again have to pay a deductible.

With your new pre-deductible coverage, your health plan services are covered up to the first \$1,000 before your deductible kicks in. Just pay your coinsurance. This benefit is good for a routine visit, a health screening, a lab test, you name it. After you use \$1,000 worth of services your deductible starts. If your costs for a year never add up to more than your pre-deductible amount, you don't pay a deductible.

This coverage is unique in yet another way. The deductible is applied towards your out-of-pocket maximum—the most you pay out-of-pocket. When that maximum is reached, the plan pays 100 percent, excluding prescription and vision hardware costs.

## Pre-deductible coverage at-a-glance

- First \$1,000 of services covered with no deductible
- All covered services included
- Reduced health plan costs

BILLABLE COVERAGE AT-A-GLANCE		
<b>Example below based on:</b>		
Coinsurance:	30% in-network / 50% out-of-network	
Deductible:	\$1,500	
Pre-deductible:	\$1,000	
	YOU PAY	PLAN PAYS
PRE-DEDUCTIBLE COVERAGE OF \$1,000		
<b>VISIT #1 = \$400</b>	\$120 (30%)	\$280 (70%)
<b>VISIT #2 = \$600</b>	\$180 (30%)	\$420 (70%)
<i>(\$1,000 pre-deductible is now spent. Deductible kicks in.)</i>		
DEDUCTIBLE OF \$1,500		
<b>VISIT #3 = \$1,300</b>	\$1,300	\$0
<b>VISIT #4 = \$200</b>	\$200	\$0
<i>(\$1,500 deductible is now satisfied)</i>		
AFTER DEDUCTIBLE IS MET		
<b>VISIT #5 = \$300</b>	\$90 (30%)	\$210 (70%)

Coverage provided by Group Health Options, Inc.

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