

OPEN ENROLLMENT QUESTIONS?

TERMS TO KNOW

DEDUCTIBLE – The amount you pay for covered health care services before your insurance plan starts to pay.

COINSURANCE – The percentage of costs of a covered health care service you pay (20 percent, for example) after you've paid your deductible.

PREMIUM – The amount you pay for a health plan in exchange for coverage.

OUT-OF-POCKET MAXIMUM (OOPM) – The highest out-of-pocket amount paid for covered services during a benefit period.

OUT-OF-NETWORK SERVICE – Health care you receive without a physician referral, or services received by a non-network service provider.

QUESTIONS:

If you have any questions related to open enrollment, please contact [insert contact name] at [insert contact email/phone].

Feel free to write down questions or concerns on this sheet and return it to [insert location/department/contact name] to receive a follow-up response.

I WOULD LIKE MORE INFORMATION REGARDING:

(Check all that apply.)

- Basic definitions
- Plan type comparisons
- HSA/FSA/HRA explanations
- Preventive care
- Disease management
- Voluntary benefits
- Other (list): _____