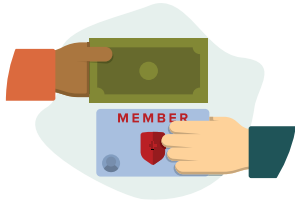


HEALTH INSURANCE HAS ITS OWN LANGUAGE. YOU CAN LEARN IT!

TO *HAVE* IT



PREMIUM

Your membership fee. It's what you pay to be covered by your health insurance.

TERMINOLOGY TRANSLATOR

TO *USE* IT



COINSURANCE

*Your split of the bill.
It's a percentage you pay of the covered service cost.
The remaining percent is paid by your health insurance.*



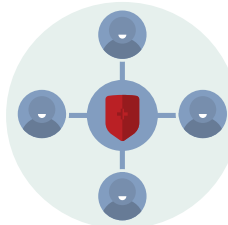
DEDUCTIBLE

Your full price hurdle. In a policy year, you pay the full cost of some benefits until you meet this specified dollar amount. Then—and only then—will insurance pay its share.



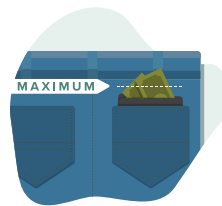
COPAY

*Your utilization per visit fee.
It's a flat fee you pay each time you use a service.*



NETWORK

For many health plans, you pay less for care when you use “in network” providers—doctors and facilities affiliated with an insurance company. If you use a provider outside the network, you’ll typically pay much more in copays, coinsurance and deductible costs.



OUT-OF-POCKET MAXIMUM

*Your financial burden ceiling.
It's the most you'll have to pay each policy year for covered services.*

**UNDERSTANDING HOW YOUR HEALTH INSURANCE WORKS IS YOUR RESPONSIBILITY.
IT'S YOUR FRAMEWORK TO HELP YOU MANAGE CHOICES AND COSTS.**

All health insurance policies formally define and illustrate these terms in legally binding policy documents.

FOR MORE INFORMATION

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THE OHIO STATE UNIVERSITY

OFFICE of STUDENT LIFE
STUDENT HEALTH INSURANCE