AMERUS SUMMIT HEALTH PLANS

# How the Deductible & Max Out-of-Pocket Work

Integrated gap explanation | Bronze W4.1 PPO Plan

**Important:** In-network deductible and max out-of-pocket are equal. Copayments still apply.

## Individual

**$6,000**

In-network deductible / max out-of-pocket

1. **Integrated gap may offset eligible costs**
2. **Copayments remain your responsibility**

**$6,000 eligible costs***

**May be offset by integrated gap**

Subject to plan terms and benefit limits

**Eligible net exposure may be reduced to $0.**
**You still pay applicable copayments.**

## Family

**$12,000**

In-network deductible / max out-of-pocket

1. **Integrated gap may offset eligible costs**
2. **Copayments remain your responsibility**

**$12,000 eligible costs***

**May be offset by integrated gap**

Subject to plan terms and benefit limits

**Eligible net exposure may be reduced to $0.**
**You still pay applicable copayments.**

## At a Glance

**Individual: up to $6,000**
in eligible costs*

**Family: up to $12,000**
in eligible costs*

**Copayments still apply**
PCP $25 | Specialist $50

**Urgent care $50 | ER $500**
Rx copays per plan

*Eligible in-network deductible and coinsurance may be offset, subject to plan terms and limits. Excluded charges may remain payable.