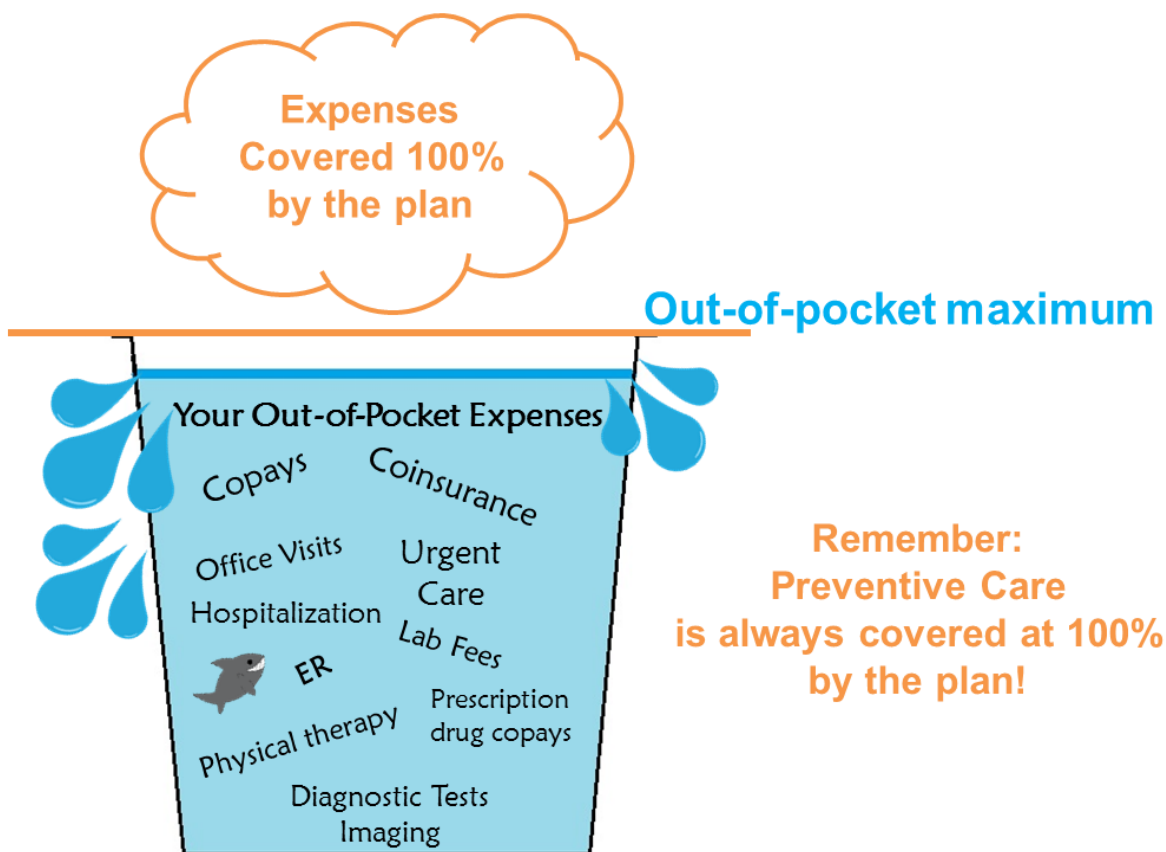


What is an Out-of-Pocket Maximum (OOPM)?

- The OOPM is a financial safety net required by the Affordable Care Act to protect you against catastrophic medical expenses. The OOPM is the most you will pay out-of-pocket during the calendar year for covered health services.
- Your health plan will pay 100% for covered services after you reach the OOPM.
- Copays, coinsurance, and deductibles **DO** count toward your OOPM.
- Premiums and balance billing amounts for non-network providers **DO NOT** count .
- Your Out-of-Pocket dollars are tracked on a calendar year basis. Every January 1, you begin at \$0 and



Out-of-Pocket Maximum	Kaiser	Cigna OAP IN Copay	Cigna OAP IN Coinsurance	Cigna OAP	
				In-Network	Out-of-Network
	\$3,500 Individual \$9,400 Family	\$6,600 Individual \$13,200 Family	\$2,500 Individual \$5,000 Family	\$2,500 Individual \$5,000 Family	\$3,500 Individual \$7,000 Family

If you switch plans during Open Enrollment:

From one Cigna Plan to another Cigna Plan: any out-of-pocket expenses you have incurred in the old plan **WILL** count toward the OOPM for the new plan

From Kaiser to Cigna or from Cigna to Kaiser: Expenses incurred in the old plan **WILL NOT** count toward the OOPM for the new plan. On July 1, your OOPM "bucket" resets to \$0 with your new insurance carrier, and will reset again January 1.