

Medical Deductible & Maximums

International Plan

Lifetime Maximum	In network Unlimited	Out-of-network Unlimited
Deductible (per calendar year)		
Individual	None	\$500
Family maximum	None	\$1,000

Family maximum calculation:

A deductible is the specified dollar amount you must pay first before the Plan will begin paying a share of your medical costs. If you are only covering yourself in the Plan, once you meet the individual deductible of \$500 for out-of-network services, your claims will be paid at the coverage percentage stated in this Handbook and you will be responsible for any applicable coinsurance amount and the difference between the billed charge and the Maximum Reimbursable Charge covered by the Program, if applicable. If you cover two or more people under the plan, as soon as one person satisfies the \$500 deductible, claims for that person will be paid at the coverage percentage stated in this Handbook. Then, as soon as other family members satisfy a total of \$1,000 in deductibles, claims for all family members will be paid at the coverage percentage stated in this Handbook, plus any difference between the billed charge and the Maximum Reimbursable Charge covered by the Program, if applicable.

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Lifetime Maximum	In network Unlimited	Out-of-network Unlimited
Out-of-Pocket Maximums (per calendar year)		
Includes deductibles	Not applicable	Yes
Individual maximum	\$1,000	\$2,000
Family maximum	\$2,000	\$4,000
Includes penalties for non-compliance with pre-certification	No	No
Includes charges paid in excess of the Maximum Reimbursable Charge ("MRC")	Not applicable	No

Out-of-Pocket Maximum Calculation:

An out-of-pocket maximum is the amount that you must meet for the Plan to begin paying your claims at 100% for eligible services. The out-of-pocket expenses that can be applied toward this maximum amount include deductible and coinsurance amounts. Your monthly insurance premiums do not apply to the out-of-pocket expense maximum.

Once you meet your out-of-pocket expense maximum, the Plan will then cover 100% of the contracted or Maximum Reimbursable Charge of a provider, depending on whether your provider is in- or out-of-network, respectively. Please note that if an out-of-network provider's fee is greater than the Maximum Reimbursable Charge allowed, you could be responsible for a "balance bill," reflecting the difference between what the plan will pay and what the out-of-network provider billed. The Plan **will not** pay for that difference.

If you cover more than one person under the Plan, as soon as one person reaches the individual out-of-pocket maximum, his/her claims for the rest of the year will be paid as noted above. When the rest of your family members collectively meet the family out-of-pocket maximum, claims for your family will be paid as noted above.



International Plan



To learn more about your Health Benefits for the International Plan visit the IDB Group Medical Benefits Web App following this link.