Examples of Deductible and Co-insurance Breakdown – 2014/15 UHCSR policy*

$1,000 in covered expenses:
Student pays $400 deductible; remainder of $600 is split as follows:
Insurance pays $480 (80% of $600)
Student pays rest = $120 (20% of $600)
Total OOP for student = $520

$2,000 in covered expenses:
Student pays $400 deductible; remainder of $1600 is split as follows:
Insurance pays $1280 (80% of $1600)
Student pays rest = $320 (20% of $1600)
Total OOP for student = $720

$3,525 in covered expenses:
Student pays $400 deductible; remainder of $3125 is split as follows:
Insurance pays $2500 (80% of $3125). *This now meets the max of $2500 insurance pmt.*
Student pays rest = $625
Total OOP for student = $1025

So, for covered expenses beyond $3,525, the student will have to start kicking in the 2\textsuperscript{nd} deductible amount of $5,000 because the insurance will have paid the maximum amount of $2,500

$4,000 in covered expenses:
Student pays $400 deductible; remainder of $3600 is split as follows:
Insurance pays $2500 (max amount payable until student pays next $5000 deductible)
Note: 80% of $3600 = $2880 which is over the $2500
Student pays rest which = $1100
Total OOP for student = $1500

$5,000 in covered expenses:
Student pays $400 deductible: remainder of $4600 is split as follows:
Insurance pays $2500 (max amount payable until student pays next $5000 deductible).
Student pays rest which = $2100
Total OOP for student = $2500

$7900 in covered expenses:
Student pays $400 deductible; remainder of $7500 is split as follows:
Insurance pays $2500 (max amount payable until student pays next $5000 deductible)
Student pays rest which = $5000 (max of 2\textsuperscript{nd} deductible)
Total OOP for student = $5400

So for covered expenses beyond $7,900, the student will have satisfied the 2\textsuperscript{nd} deductible of $5,000.
$8,000 in covered expenses:

Student pays $400 deductible; remainder of $7600 is split as follows:
Insurance pays $2500 (max amount payable until student pays next $5000 deductible)
Remainder = $5100. Student pays $5000 of this (max of 2nd deductible).
Of the remaining $100, Ins. Pays 80% ($80) and student pays 20% ($20)
Total OOP for student = $400 + 5000 + 20 = $5420
Insurance pays $2,500 + 80 = $2580

$10,000 in covered expenses:

Student pays $400 deductible; remainder of $9600 is split as follows:
Insurance pays $2500 (max amount payable until student pays next $5000 deductible)
Remainder = $7100. Student pays $5000 of this (max of 2nd deductible).
Of the remaining $2100, Ins. pays 80% ($1680) and student pays 20% ($420)
Total OOP for student = $400 + 5000 + 420 = $5820.
Insurance pays = $2500 + 1680 = $4180

$12,650 in covered expenses:

Student pays $400 deductible; remainder of $12250 is split as follows:
Insurance pays $2500 (max amount payable until student pays next $5000 deductible)
Remainder = $9750. Student pays $5000 of this (max of 2nd deductible).
Of the remaining $4750, Ins. pays 80% ($3800) and student pays 20% ($950)
Total OOP for student = $400 + 5000 + 950 = $6350.
Insurance pays = $2500 + 3800 = $6300

So, for covered expenses beyond $12,650, the student will have satisfied the $6,350 OOP and the insurance will kick in 100% after that.

$15,000 in covered expenses:

Student pays $400 deductible; remainder of $14600 is split as follows:
Insurance pays $2,500 (max amount payable until student pays next $5000 deductible)
Remainder = $12100. Student pays $5000 of this (max of 2nd deductible).
Of the remaining $7100, Ins. pays 80% ($5680) and student pays 20% ($1420)
Total OOP for student = $400 + 5000 + 1420 = $6820 less $470 to OOP max of $6350
Insurance pays = $2500 + 5680 + 470 = $8650

* Examples are for one insured person utilizing Preferred Providers subject to usual and customary benefit limitations