

# Cost-Sharing: How It Works

Let's say your health plan has a **\$1,500 deductible**, **20% coinsurance** and a **\$5,000 out-of-pocket maximum**.

**If you get a \$100,000 medical bill, this is what you can expect:**

	<b>YOUR SHARE</b>	<b>PLAN'S SHARE</b>
<b>Deductible</b> Your first share of the cost is your \$1,500 deductible. You can use your HRA to help offset this cost.	\$1,500	\$0
<b>Coinsurance</b> Then, your share of the cost is \$3,500.	\$3,500	
		\$14,000
<b>Out-of-Pocket Maximum</b> At this point, you'll reach your \$5,000 out-of-pocket maximum, and your plan will cover the rest.	\$0	\$81,000
<b>Subtotal</b>	\$5,000	\$95,000
<b>Health Reimbursement Account (HRA)*</b>	(\$750)	
<b>Your share of the cost</b>	<b>\$4,250</b>	

**Summary:** Overall, your share of the cost is \$5,000 for a \$100,00 medical bill. Your plan will cover the remaining \$95,000. \*If you are enrolled in the Select health plan, you can use up to \$750 on an individual plan and \$1500 on a family plan of your HRA to cover your share of the cost.