



1. Before you see a doctor, you may need to pay a deductible. 2. When you see a doctor, you may need to pay a copay. 3. After you see a doctor, you may need to pay coinsurance.

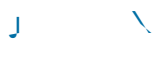
4. After you reach your deductible, you may need to pay a copay for each visit.



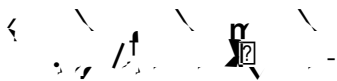
**Before
o r i i**



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**Af e r
o r i i**

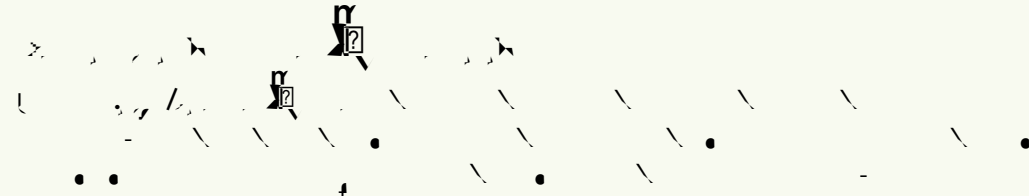


*Depending on your plan, you may pay copays or coinsurance for some services without needing to reach your deductible.

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Before o r i i

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*Depending on your plan, preventive care services are covered at no cost or at a copay. For more information, see your *Evidence of Coverage*.

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