

This is only a summary.

Important Questions	Answers		Why this Matters:		
What is the overall deductible?	he overall \$500 / \$750		<u>deductible</u> <u>de</u>		
			deductible		
Are there other <u>deductibles</u> for specific services?			deductibles		
Is there an <u>out-of-</u> pocket limit on my					

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expenses?

<u>allowed amount</u> <u>deductible</u>		insurance		
allowed ar		allowed amo	bunt	provider
allowed amount		<u>balance billing</u> providers <u>deductibles</u> copayments coinsurance		
Common Medical Event	Services You May Need	Your Cost I You Use a Participatin Provider	You Use a	Limitations & Exceptions
If you visit a health care <u>provider's</u> office or clinic				

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non- Participating Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition				
<u>prescription</u> drug coverage				

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Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non- Participating Provider	Limitations & Exceptions
If you need help				
If you need help recovering or have other special health needs				

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Roger Williams University- Facilities & Shuttle Drivers HMC2C Health Reimbursement Arrangement Coverage Period: 07/01/23 08/31