

Coinsurance	Percentage of the total cost of covered medical services shared between you and Murray State University after you meet your deductible.
Copayment	Fixed dollar amount you pay for certain covered medical services like office visits. For services that require a copayment, the plan pays 100% of allowable charges after your copayment.
Deductible	Amount you must pay before Murray State University begins to pay its share of covered medical services. (Copayments are not included.)
Flexible Spending Account (FSA)	Tax-free spending account that allows you to set aside pre-tax contributions that you can use to pay eligible healthcare or dependent care (child care) expenses throughout the plan year.
Health Savings Account (HSA)	Tax-free savings bank account that allows you and Murray State University to set aside pre-tax contributions that you can use to pay for eligible medical expenses. Funds carry forward to the following plan years, and the account is portable.
In-Network	Includes doctors, hospitals and other health care specialists or providers who deliver quality care according to network standards and have agreed to low, preferred rates for covered services. You receive the highest level of benefits when you receive care from in-network providers.
Out-of-Network	Includes doctors, hospitals and other health care specialists <b><u>who are not a part of Anthem network</u></b> . You receive a lower level of benefits and pay more if you seek care from outside the network providers, which may include “balance billing”.
Out-of-Pocket Maximum	The most you will pay out-of-pocket in a plan year, including your copays, coinsurance and deductibles. The plan pays 100% for covered services after you reach the out-of-pocket maximum.
Preferred Provider Organization (PPO)	A network of medical care providers that have made agreements with insurers or Anthem to provide services at reduced rates to the insurer’s or administrator’s clients.
Pre-tax Premium	Amount you pay for coverage that is deducted from your paycheck before taxes.
Post-tax Premium	Amount you pay for coverage that is deducted from your paycheck after taxes.
Third Party Administrator (TPA)	A company under contract with Murray State University to administer claims, provide a network of medical providers, and handle customer service. For 2015, MSU’s TPA is Anthem Blue Cross/Blue Shield.
Unlimited Lifetime Maximum	There is no maximum benefit amount that the health plan will pay for you or your family’s health care over a lifetime.

