

When you sign up for insurance coverage, you should get a summary of the benefits under the plan. The National Association of Insurance Commissioners provides a [sample Summary of Coverage](#) to guide you. Use these definitions to complete the My Health Care Coverages worksheet regarding your own policy.

Print this worksheet to identify your health care coverages. At the end, list any other questions that come to mind as you review your policy. Note: You can complete this for any type of coverage you have (e.g., medical, dental, vision, etc).

WHAT TO LOOK FOR IN THE SUMMARY OF BENEFITS	COST	NOTES
Annual deductible (individual and family)		
Referral requirements		
Individual and family out-of-pocket annual limit		
Coinsurance		
Prescription copay (generic drug)		
Prescription copay (brand name drug)		
Facility fee for outpatient surgery		
Emergency room copay		
Out-of-network specialist copay		
Urgent care copay		
Routine exam, dental cleaning or office visit copay		
Vaccinations copay		
Exclusions		

Are there any other questions that come to mind as you complete your scavenger hunt? List them here:

