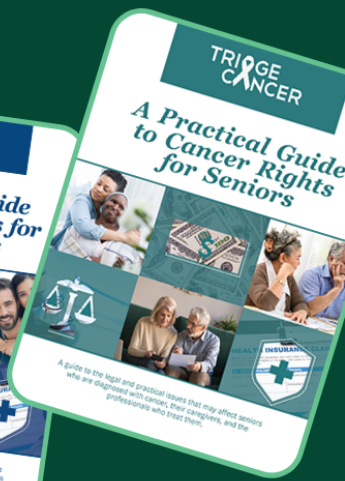
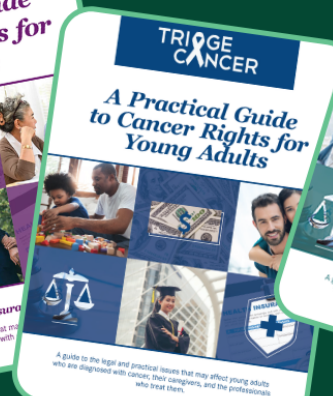
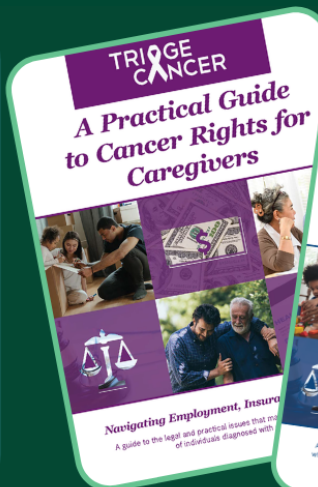
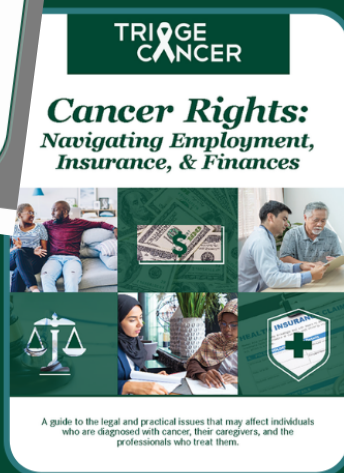
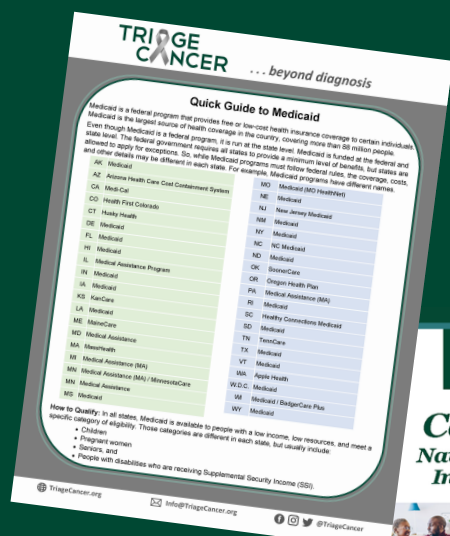


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Doing the Math	
Use these formulas to figure out your total out-of-pocket costs for your health care for the year, assuming health care expenses will reach the out-of-pocket maximum.	
1. Does your plan have a separate deductible and/or out-of-pocket maximum for prescription drugs? If yes, use this formula.	
Option #1 $(\text{A} \times 12) + \text{B} + \text{C} + \text{D} + \text{E} =$	Option #2 $(\text{A} \times 12) + \text{B} + \text{C} + \text{D} + \text{E} =$
2. Does your plan include deductibles in the out-of-pocket maximum? If no, use this formula.	
Option #1 $(\text{A} \times 12) + \text{B} + \text{C} =$	Option #2 $(\text{A} \times 12) + \text{B} + \text{C} =$

## Quick Guides, Checklists, Worksheets, & Practical Guides

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