



Understanding Member Annual Maximums

The annual maximum is the maximum dollar amount the plan benefit will cover toward the cost of the member's care within a specific period of time, typically a calendar year.

EXAMPLE:

Annual maximum for Primary Care is \$1,000

In January, plan covers \$600 towards crown (member pays copay)



In April, plan covers \$500 towards root canal (member pays copay)



In October, patient over max by \$100. Plan covers \$0 towards filling. (member pays full UCR)



**Member responsible for applicable copays at each visit*