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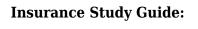
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Define the following terms:

- Premium- amount of money that you and/or your employer pays the insurance company every month or year as part of your insurance plan
- Deductible- amount of money an individual pays before your insurance company will share the cost
- Out of pocket maximum- after you have paid this amount of money, your health insurance will cover 100% of your costs for medical services that are included in your plan
- Co-pay- the flat fee that an individual is expected to pay for a medical service, such as a doctor's appointment
- Co-insurance- the percentage of money that you are expected to pay after the deductible is reached

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Huangqi Zhang



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