

# Medical Understanding Your Policy

Familiarize yourself with your particular medical policy document. Be sure that you know the answers to the following questions:

- Do I have to choose a doctor from my insurance policy's network, or can I choose any doctor I like? \_\_\_\_\_  
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- If I find a doctor that is not within network, can I use him/her? What are the implications of doing so? \_\_\_\_\_  
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- What local Emergency Clinics and Hospitals fall under my scheme? \_\_\_\_\_  
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- What is my co-payment for various services? \_\_\_\_\_
- Is there a limit to what the insurance will pay? \_\_\_\_\_
- Do I pay the doctor and then reclaim from the insurance policy? \_\_\_\_\_
- What should I do if I need treatment and I am not in **City**? \_\_\_\_\_
- Am I covered for prescription drugs? \_\_\_\_\_
- Is there a limit to what the insurance will pay for prescription drugs? \_\_\_\_\_  
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- Will the insurance cover treatment of medical conditions I had before arriving in **City**? \_\_\_\_\_
- Does the policy cover dental work? \_\_\_\_\_
- Does the policy cover vision services? \_\_\_\_\_