

# THE UGLY CO-PAY SURPRISE



CO-PAY  
COUPON SPENT

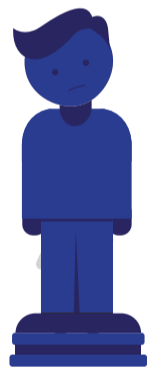
FINISH



DEDUCTIBLE  
ALMOST MET



DEDUCTIBLE  
PAID IN FULL



1/2 DEDUCTIBLE  
PAID DOWN



START



CLIMB TO THE TOP  
TO PAY DOWN YOUR  
DEDUCTIBLE

PAY  
UP

OR

GET  
SICK



1/4 DEDUCTIBLE  
PAID DOWN

Co-pay accumulator adjustment programs mean **big setbacks** for patients with serious diseases.