Deductibles, claims & prescriptions. Oh my!

Here's the breakdown on your Aetna HealthSave plan features.

### Deductible

**Deductible** ([dIˈd^k tə bəl/]

The amount you pay before your medical plan begins to cover expenses. Both in- and out-of-network expenses, as well as prescription drug costs, count toward the deductible.

### Preventive Care

The cost of most prescriptions is free, so those expenses won't apply to the deductible.

### In a perfect world…

**Problem:**

Tip: If you haven't met your deductible

You receive a medical service.

The provider

requests payment.

The provider receives

payment.

You pay your share and nothing more.

**Solution:**

If you haven't met your deductible, Aetna would only pay up to 95% of covered, in-network services. But then you pay the remaining deductible expense towards meeting your deductible. Preventive care is free.

**Tip:**

You can pay medical expenses with your HealthEquity card, or with your personal debit or credit card and reimbursement mailed to your home.

### When the claims process doesn't go so smoothly…

**Problem:**

Tip: If you answered A and/or B, you were correct!

Test your knowledge:

If A2 + B2 = C2, then…?

A. A = C/2
B. A = C
C. A = C/2
D. A = C

**Solution:**

Contact Aetna Member Service at 800-884-9565 for an explanation and assistance on how best to resolve your issue.

**Tip:**

You are not even close to meeting your deductible, so I only pay $45.

### Need to know

- A drug that is only available with written instructions from a provider to a pharmacist.

### Prescription (Rx)

Rx

A drug that is only available with written instructions from a provider to a pharmacist.

### Examples & Illustrations

Examples and illustrations assume use of Aetna in-network providers. Refer to your plan materials for coverage details.

### Test your knowledge:

Your next prescription's copay is $45. A file copy includes:

- A.
- B.
- C.
- D.

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