

Deductibles, claims & prescriptions. Oh my!

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



Using your medical plan is **more than just going to the doctor** when you are sick. It's also getting your **preventive care** and **filling your prescriptions**. It's understanding **what you pay and how to pay**.

Tip! You pay nothing for preventive care, which includes services like your annual checkup, OB/GYN exams, well child care visits and prostate exams.

Deductible [/'dɪ'dʌk tə bəl/]
noun

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 is free, so those expenses won't apply to the deductible.

Examples:



Jim, 42

Enrolled in Aetna HealthSave and covers himself and his wife.

Annual family deductible = \$2,800

- His first medical expense of the year is for an MRI that costs \$280. He pays \$280.
- He keeps paying any non-preventive charges from medical providers until his out-of-pocket medical expenses add up to \$2,800. Once he meets his deductible, Jim pays 10% of any subsequent non-preventive care charges up to a cap of \$6,500 [the Aetna HealthSaves's out-of-pocket maximum].



Katie, 31

Enrolled in Aetna HealthSave and only covers herself.

Annual individual deductible = \$1,400

- Her first medical visit of the year is a preventive care exam. She pays nothing because preventive care is free.
- She still has \$1,400 left in medical expenses until she meets her deductible.



Once the deductible is met, Aetna HealthSave picks up about 90% of covered, in-network services. But, the fees you pay toward meeting your deductible are still lower than market price because Aetna negotiates a discount for you.

Tip! Wondering how close you are to meeting your deductible? Track it online at aetna.com.

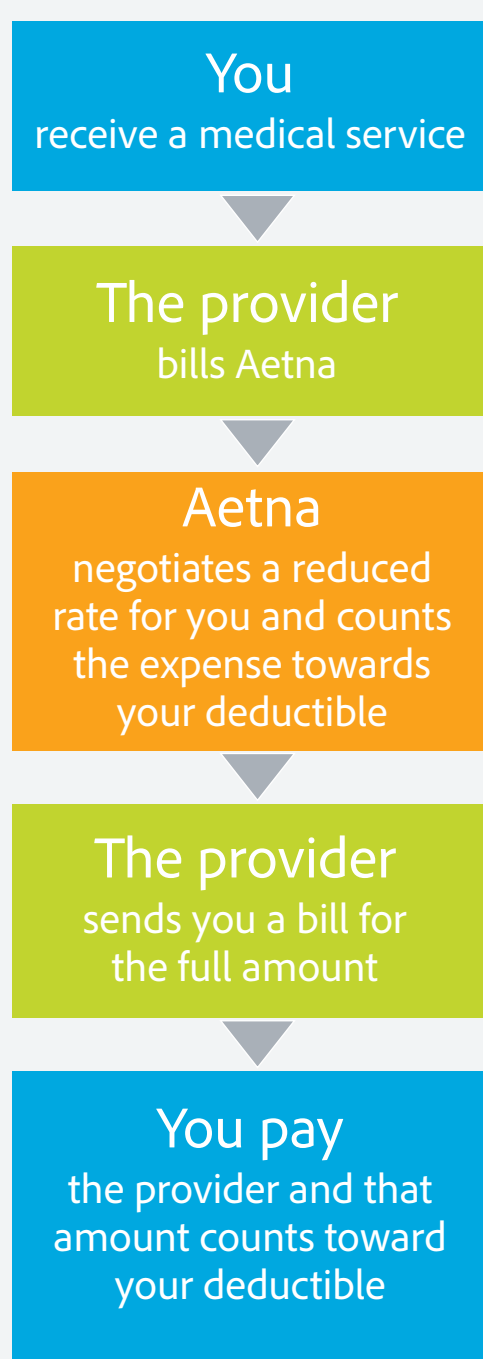
Claim [/'klām/]

noun

A request for payment.

In a perfect world...

If you *haven't* met your deductible



If you *have* met your deductible



When the claims process doesn't go so smoothly...

Problem

Solution

The provider doesn't bill Aetna first, and you get a bill for the full amount

Pay the bill and submit a claim form for reimbursement

The amount on your explanation of benefits (EOB) from Aetna and your bill from the provider don't match up

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

The out-of-network provider asks to be paid at the time of service

Pay the provider with your personal credit card, submit a claim form to Aetna, and reimburse yourself with your HSA for your share of the cost that is on your EOB

Tip! You can pay medical expenses with your HealthEquity card, or with your personal debit or credit card and reimburse yourself later from your HSA through the [HealthEquity](http://HealthEquity.com) site.

Prescription [/'pri 'skripʃən/]

noun

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



Need to know



The cost of most prescriptions count toward your deductible*



After you meet your deductible, you pay only the copay when you purchase your prescription



Your copay varies based on two factors: Whether the prescription is brand-name or generic, and whether you pick it up in person or have it mailed to your home

* That said, **prescriptions for preventive medicine** for certain conditions aren't subject to the deductible.

Test your knowledge:

Your non-preventive prescription is \$350, with a \$45 copay. How much do you pay?

- A) I met my deductible already, so I only pay \$45
- B) I'm not even close to meeting my deductible, so I pay the full \$350
- C) If $A2 + B2 = C2$, then...?
- D) I don't do well with multiple choice questions

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

Tip! Save when you choose a generic over a brand-name drug. Talk with your doctor to see if there is a generic drug that would work well for you.