

# 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** [/di'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 = \$2,700**

- 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 \$2,700. 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 = \$1,350**

- Her first medical visit of the year is a preventive care exam. She pays nothing because preventive care is free.
- She still has \$1,350 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](http://aetna.com).

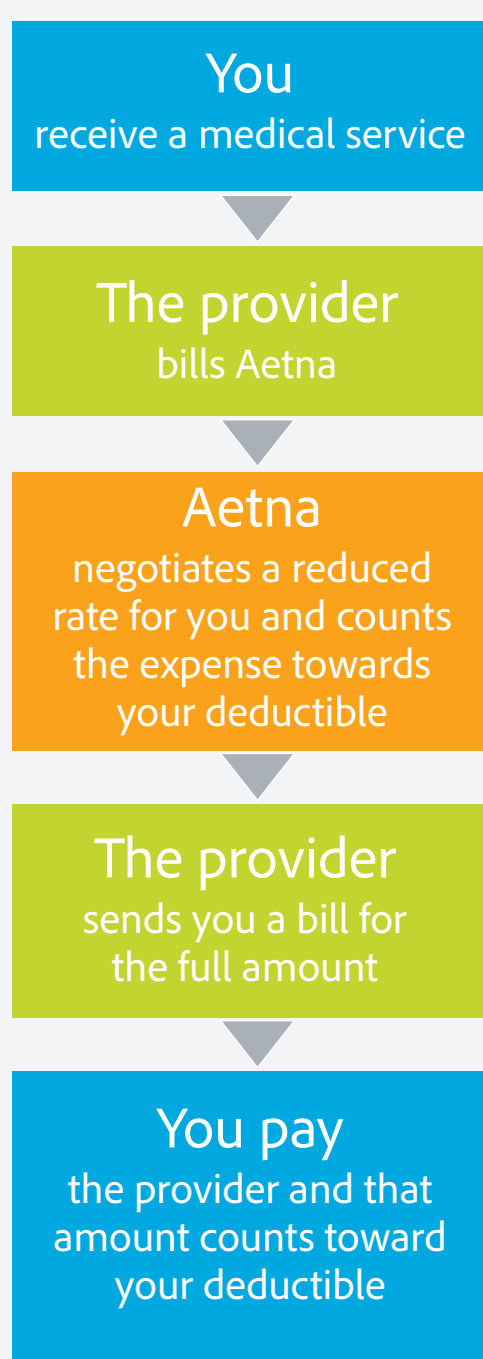
**Claim** [/klām/]

*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** 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.