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Saving on health care

Save on health care, both now and in the future. Save now by going to in-network providers, taking advantage of the Teladoc service to access board-certified physicians around the clock and using the tax-advantaged accounts available to help pay for you and your family's health care needs. Save later by maximizing the [Health Savings Account \(HSA\) and investing the money in your account for future health care expenses](#) [1].

On this page you will find information about:

- [Saving when you use in-network providers](#)
- [Teladoc \(for Aetna members\)](#)
- [Castlight \(for Aetna members\)](#)
- [Health Savings Account \(HSA\)](#)
- [HSA fast facts](#)
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- [FSA-HSA comparison chart](#)

Save when you use in-network providers

By using health care providers in your plan's network, you can take advantage of the significant discounts Aetna has negotiated with them. This can help lower your out-of-pocket costs for medically necessary care. In addition, network providers do more than just save you money: they save you time. They file claims and get advance approvals if necessary, so you don't have to.

The next time you need care, log in to [Castlight](#) [2] (SSO) or your [Aetna account](#) [3] (SSO) and find a provider in the Aetna Choice POS II network (or Utah Connected Network if you're a Utah-based employee) to get the most value from your medical plan.

Save by using Aetna doctors

As an Aetna member, you have freedom to see any provider you wish. When you go to an in-network doctor, however, you save in three ways:

1. Network doctors charge lower, negotiated rates for Aetna members—like you and your family. If you go outside the network for care, your plan may not pay the full amount of the charges submitted by the doctor, and [you may be responsible for paying the remaining balance](#) [4] [PDF]—and that additional amount you pay does not count toward your out-of-pocket maximum.
2. Your deductible is lower. You will pay less out of your pocket for covered non-preventive health care services before the plan starts to pay.

3. You benefit from your plan's higher level of coverage. In most cases, the plan picks up 90% of the cost for in-network care versus 70% of recognized charges for out-of-network care (or 80% versus 60% depending on your plan). You also have a much lower annual out-of-pocket maximum when you stay in-network.

Save by using Aexcel specialists

Aexcel specialists are doctors who meet standards for clinical quality and efficiency. For example, these high-performing doctors:

- Show lower complication rates for their patients during hospital stays
- Use treatments shown to help improve outcomes
- Get recognition in health care quality and safety

You can choose doctors in 12 specialties:

- Cardiology (heart and blood)
- Cardiothoracic (heart and chest) surgery
- Gastroenterology (digestive system)
- General surgery
- Neurology (nervous system)
- Neurosurgery (spinal column, spinal cord, brain and nerves)
- Obstetrics and gynecology (pregnancy and women's reproductive system)
- Orthopedics (bones and joints)
- Otolaryngology (ENT — ear, nose, throat; head and neck)
- Plastic surgery (cosmetic)
- Urology (urinary tract and urogenital system)
- Vascular (vein and artery) surgery

Save by using in-network labs

As an Aetna member, there's a simple way to save on out-of-pocket costs that you may not have realized—and that's getting [lab work done in-network](#) [5] [PDF]. You can save even more by going to [Quest Diagnostics and LabCorp](#) [5] [PDF], the Aetna-preferred network labs. Just ask your doctor!

Teladoc (for Aetna members)

Save time, money and hassle with virtual visits through Teladoc. If you're an Aetna member, you can chat with a licensed doctor or therapist from anywhere. Or have a prescription sent to your local pharmacy when needed. Appointments can be done by web, phone or via the Teladoc mobile app.

Plus, you'll [pay significantly less](#) [6] [PDF] toward your deductible or coinsurance when you use Teladoc instead of seeing a clinician in person:

- General medical visits cost \$40
- Dermatology visits cost \$75
- Behavioral health visits vary from \$80 to \$160 a session, depending on the type of provider

Compare that to an in-person doctor visit, which can cost you nearly \$130, or an emergency room visit, which can set you back a whopping \$1,456.*

Get started by calling 855-TEL-ADOC (855-835-2362) or visiting Teladoc.com/Aetna [7].

* Figures from Aggregate Adobe Teladoc utilization report, January 2016

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Castlight (for Aetna members)

Castlight is an innovative online health care tool for Aetna members that helps you and your family shop for health care like you would for other purchases.

Shop for health care like you would for other purchases!

Search by a number of factors, like price, quality, distance—even user reviews!

[Learn more](#) [8]

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Health Savings Account (HSA)

The Health Savings Account lets you save tax-free dollars for your health care expenses. [Learn more.](#) [1]

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HSA fast facts

Adobe offers two HSA-compatible medical plans:

- If you elect the **Aetna HealthSave (HSA) Plan**, you will be automatically enrolled in an HSA with HealthEquity, and Adobe will make a contribution to your HSA. All you need to do is activate the account. [Before you enroll in this plan, be sure you are eligible for an HSA.](#) [9]
- If you elect the **Aetna HealthSave Basic Plan**, you will only have an HSA account if you elect to make your own HSA payroll contributions. You will not receive HSA contributions from Adobe. You don't have to be eligible for an HSA to enroll in this health plan, but [before you contribute to an HSA make sure you are eligible to contribute](#) [9].

Here's what you need to know:

- **Free money from Adobe.** If you're enrolled in the Aetna HealthSave (HSA) Plan, Adobe will contribute to your HSA once you activate your account: \$850 for single coverage or \$1,700 if you cover family members. (The amount is prorated for mid-year enrollees.)
- **You can contribute to your account.** You have the option to make pretax contributions to your HSA from your paycheck.
- **No "use it or lose it."** You can roll over your money from year to year—and the money stays with you, even if you leave Adobe.
- **Three ways to save.** You can enjoy three tax advantages, including tax-free contributions, tax-free

growth through interest or investments and no tax penalty on [qualified withdrawals for health care expenses](#) [10].

- **You can invest.** The HSA is like a traditional 401(k) but with no tax on the way out. You can invest the money in your account to continue saving for health care expenses.
- **Managing your account is easy.** We've partnered with [HealthEquity](#) [11] ([SSO](#) [12]) to handle all the details of your HSA. HealthEquity provides a Visa Health Account Card so you don't have to submit receipts, convenient online account management, and a dedicated team available 24 hours a day to offer expert advice and answer your questions.

For a more in-depth description of HSAs, go to [Learn about Health Savings Accounts](#) [1].

You can begin making contributions or change your contribution amount at any time during the year and your change will take effect on the next possible Payroll period. Review important information [about HSA contributions](#) [13] and then visit the [Adobe Enrollment Site](#) [14] to make changes.

Health Care Flexible Spending Account

The Health Care Flexible Spending Account (FSA) lets you pay for health care with tax-free dollars. You may contribute up to \$2,700 per calendar year to your health care FSA (or the maximum amount allowed by the IRS).

You can enroll as a new hire, during Open Enrollment or if you experience a qualified life event during the year and you are enrolled in the Kaiser medical plans or have waived Adobe medical coverage. You can change your per paycheck FSA contributions within the allowable time after hire or a qualified life event (subject to Payroll cut-off dates). Visit the [Adobe Enrollment Site](#) [14] to enroll.

Because the FSA is a "use it or lose it" type of account, be sure to plan carefully so you do not end up with unused funds at the end of the year.

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Let's see how the accounts compare:

	Health Savings Account (HSA)	Health Care Flexible Spending Account (FSA)
Which medical plan elections?	Aetna HealthSave (HSA) HeathSave Basic*	Kaiser (NoCal) Waive Adobe Medical
Who contributes?	You and Adobe—Aetna HeathSave (HSA) You—Aetna HealthSave Basic	You
Do unused funds carry over from year to year?	Yes	No
Whose expenses are covered?	Pay expenses for you and your eligible dependents as defined in IRS Code Section 152	Pay expenses for you and your eligible dependents as defined in IRS Code Section 152

	Health Savings Account (HSA)	Health Care Flexible Spending Account (FSA)
Can I change my contribution amount at any time?	Yes	No, unless you have a qualified life event or during OE
Can I keep my account if I leave Adobe?	Yes	No
Can my account balance earn interest?	Yes	No

*The Aetna HealthSave Basic is an HSA-compatible plan. You cannot contribute to Adobe's Health Care FSA if you are enrolled in the HealthSave Basic Plan, even if you don't contribute to Adobe's HSA plan.

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Links

- [1] <https://benefits.adobe.com/benefits-enrollment/learn-about-aetna-healthsave-hsa>
- [2] <http://mycastlight.com/adobe>
- [3] <https://www.aetna.com/>
- [4] <https://benefits.adobe.com/document/1303>
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