

# WHAT TO KEEP IN MIND ABOUT HIGH DEDUCTIBLE HEALTH PLANS



Participating in a high deductible health plan requires some planning and preparation. You need to consider your typical medical expenses along with your financial situation.

Here are some tips on how to be sure you understand the plan and there are no surprises.

## 1 KNOW YOUR NUMBER

You should keep in mind exactly how much your deductible is:

\$1,800 Single  
\$3,600 Family

## 2 SAVE WITH PREVENTIVE CARE

Regular checkups and many screenings are 100% covered, so be sure you make the most of them. You'll stay healthy and save money.

## 3 PREPARE, TAX FREE

Set aside all or a portion of your deductible amount, ideally in a Health Savings Account. It's tax free and you hold onto it year after year.



## 4 KEEP TRACK OF HEALTH EXPENDITURES

You may be surprised how quickly you reach your deductible.



## 5 CALCULATE FOR CO-INSURANCE

Once you meet your deductible, in most cases you'll still be responsible for a portion of any health costs until you meet your Out of Pocket Maximum.\* This portion is called co-insurance. Your co-insurance rate is 10%.

## 6 ASK LOTS OF QUESTIONS

If you have questions about costs for an upcoming appointment or procedure, contact your doctor in advance. Or call our Customer Care Advocates at the number on the back of your card.

\* Out of Pocket Maximums are the most you'll have to pay for covered medical expenses in a plan year through deductible and coinsurance before your insurance plan begins to pay 100% of covered medical expenses.

# HIGH DEDUCTIBLE HEALTH PLAN WORKSHEET



Use the following worksheet to better understand your plan and be sure you're using it in the best way possible. Here's an example, using the Family Deductible:

## DEDUCTIBLE:

\$ 3,600

## CO-INSURANCE:

10 %



### THIS MEANS...

On the first day of your plan, you need to pick up a prescription refill. You pay \$100 for the cost of the medicine.



### LEAVING \$3,500 BEFORE YOU REACH YOUR DEDUCTIBLE.

Later you get an MRI. You have to pay \$1,000 for the cost of the scan.



### LEAVING \$2,500 BEFORE YOU REACH YOUR DEDUCTIBLE.

Then you start physical therapy. You pay the cost of those appointments until you have \$0 remaining to reach your deductible.

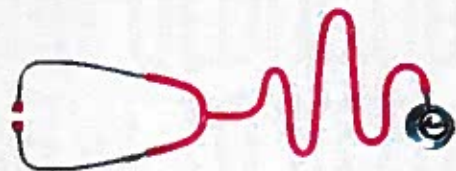


### NOW THAT YOU'VE MET YOUR DEDUCTIBLE, YOU'LL PAY A 10% CO-INSURANCE UNTIL YOUR OUT OF POCKET MAXIMUM IS MET.

Out of Pocket Maximums: \$3,600 single, \$7,200 family.

## WHAT'S COVERED UNDER PREVENTIVE CARE

- Regularly scheduled physicals with your primary care physician (PCP)
- Regularly scheduled screenings for common medical issues



## WHAT CONTRIBUTES TO YOUR DEDUCTIBLE

- Doctor's visits when you're sick
- Specialist visits, including imaging (X-rays, MRIs), diagnostics, blood tests and anything else requested by your primary care physician
- Urgent Care and Emergency Room visits
- Ambulance rides
- Prescription medicine costs

## CALCULATE YOUR COSTS

\$

YOUR DEDUCTIBLE

Once you reach your deductible, your co-insurance kicks in. Then use this formula to calculate how much you'll pay.

\$

YOUR MEDICAL EXPENSE

X

%

YOUR CO-INSURANCE %

÷ 100

\$

This amount of your bill is paid by you. The rest is covered by your plan.

## FOUR WAYS TO MINIMIZE SURPRISES

1. Talk to your organization's benefit manager.
2. Use our cost estimator at [ExcellusBCBS.com](http://ExcellusBCBS.com).
3. Call your doctor or specialist before your appointment and ask how much it will be.
4. Log in to your member account at [ExcellusBCBS.com](http://ExcellusBCBS.com) OR call the number on the back of your card.