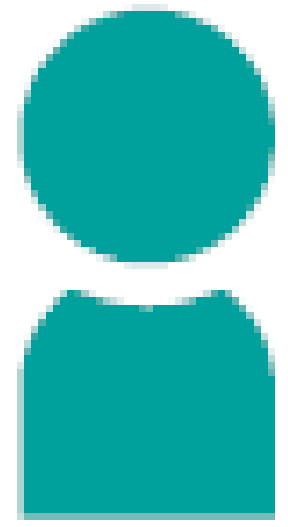


How it works



You pay

Deductible

Each year, you pay 100% of your covered expenses until you meet your deductible amount.

Eligible preventive care is covered at 100% with no deductible when you use network providers.



You and the plan pay

Cost sharing

Once you meet your deductible, you share the cost with the plan. Your share may be in the form of coinsurance and/or copayments (also called copays).

Coinsurance

A fixed percentage. For example, if your care is \$100 and your coinsurance is 20%, you pay \$20.

Copay

A fixed dollar amount. For example, you may pay \$25 per doctor office visit.

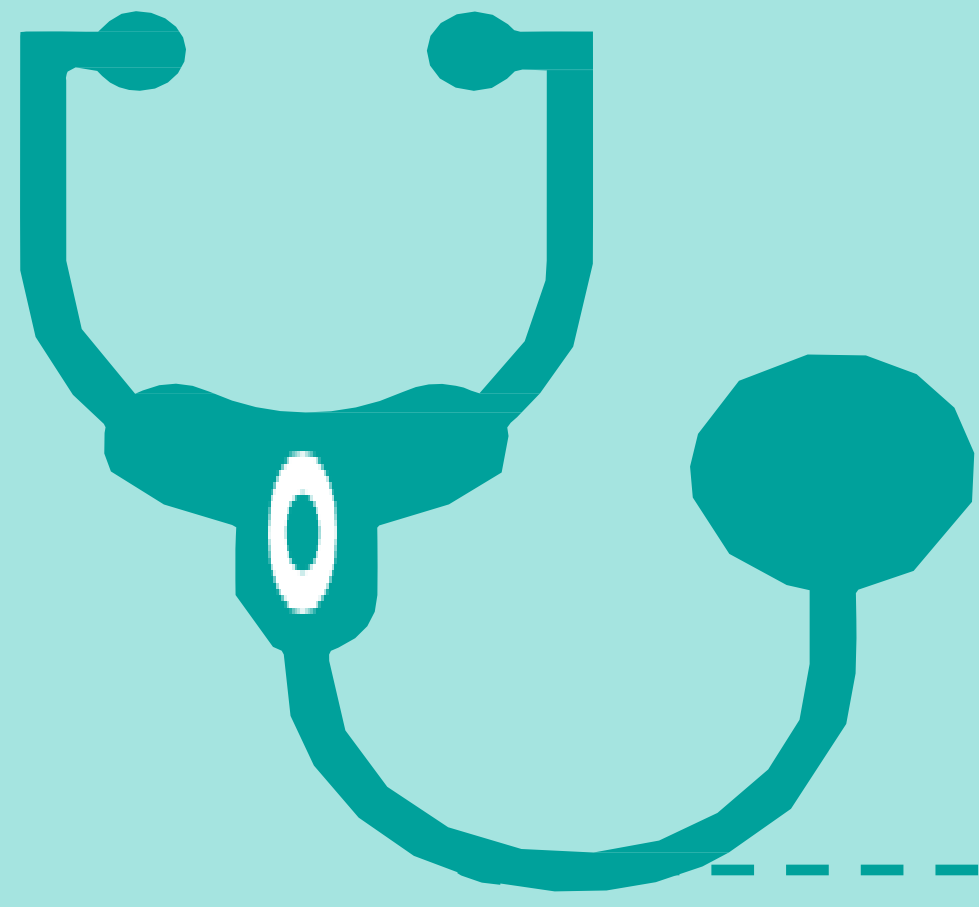


The plan pays

Out-of-pocket maximum

The maximum you pay each year for covered expenses. Once you hit your maximum, the plan pays 100% of covered expenses for the rest of the year.

How to pay for care



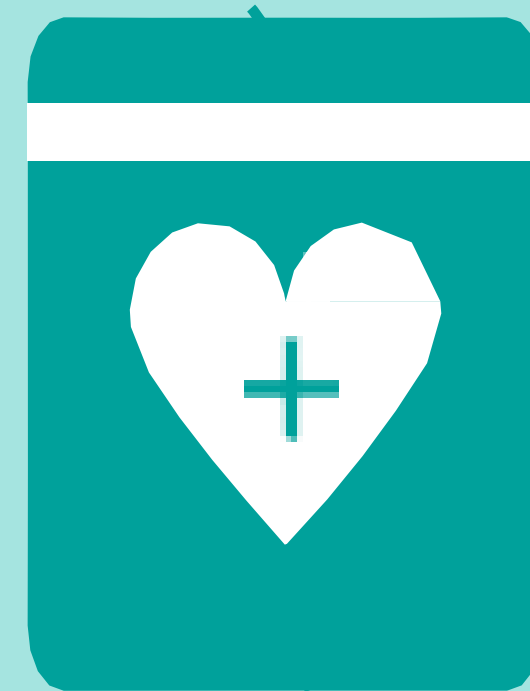
**Visit your doctor,
show your ID card**



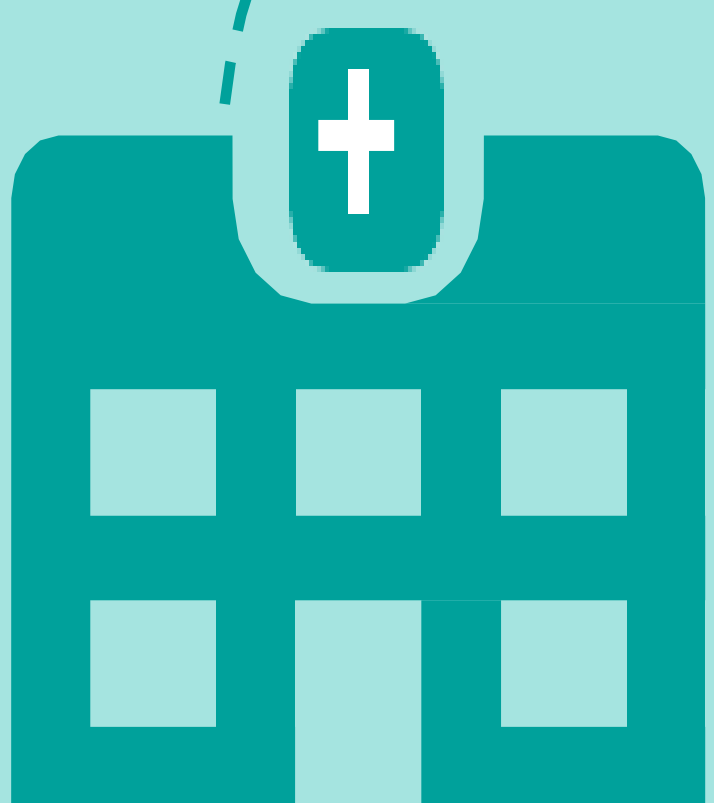
**Pay your copay
to your doctor's
office for your
visit** (Out of network,
you may need to pay the
full amount at your
visit.)



**Doctor files
your claim**
(Out of network, you file
your own claims.)



**Plan pays the
provider any
amount it owes
based on the
negotiated rate**
(Out of network, the plan
pays you back what it
owes, up to the
“reasonable and
customary” limit.)



**Doctor bills you
for any amount
you owe**

5 ways to save



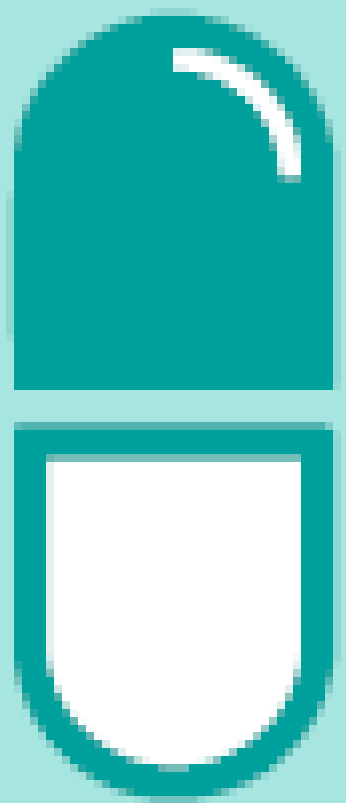
1. Stay in the network

Use doctors, labs, hospitals and other health care providers who are in our network. They charge lower, negotiated rates, plus your coinsurance is lower. You can find network providers at [aetna.com](https://www.aetna.com).



2. Get preventive care

Keep up with preventive services to catch problems early. You pay nothing as long as you stay in the network.



3. Pay less for prescriptions

Generic drugs can be just as effective as name-brand and they cost less. You can also save by using your plan's home-delivery service for regular prescriptions.



4. Compare costs before you go

Use your cost-of-care tools to compare costs before you go to the doctor.



5. Only use the ER for emergencies

Visit an urgent care center or walk-in clinic for non-life-threatening medical issues instead of the hospital emergency room.