

WHAT TO KEEP IN MIND ABOUT HIGH DEDUCTIBLE HEALTH PLANS

Participating in a high deductible health plan (HDHP) 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 NUMBERS

It's important to be aware of the exact amount of your deductible.

You should also know your out-of-pocket maximum.*

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 (HSA). 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 COINSURANCE

Once you meet your deductible, you'll often still be responsible for a portion of any health costs until you reach your out-of-pocket maximum.

6 ASK LOTS OF QUESTIONS

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

*This is the most you would pay in a year on covered health care services, excluding your monthly premium. If you reach this amount, all you need to do is to continue paying your monthly premium. We'll pay 100% of the cost when you get care for covered services.

HIGH DEDUCTIBLE HEALTH PLAN WORKSHEET

Use this worksheet to better understand your HDHP and be sure you're using it in the best way possible. Here's an example:

DEDUCTIBLE:

\$ 3,000

COINSURANCE:

20 %



This means...

You go to your doctor and pay \$100 for the cost of the visit.



Leaving \$2,900 before you reach your deductible.

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



Leaving \$1,900 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 the coinsurance of the total bill until you reach your out-of-pocket maximum.

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 coinsurance kicks in. Then use this formula to calculate how much you'll pay.

\$

YOUR MEDICAL EXPENSE

X

%

YOUR COINSURANCE %

÷ 100

\$

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

FOUR WAYS TO MINIMIZE SURPRISES

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