

Example of what to pay with an H.S.A. plan

Plan Details for...Aetna H.S.A. 5000

Office Visit	0% after Ded.
Deductible	\$5,000
Coinsurance	0%
Annual Max (incl Deductible)	\$5,000
Emergency	0% after Ded.
Prescription	0% after Ded.

Specific Examples of what to pay by service type

Annual Physical	No Charge
Annual Female Exam	No Charge
Child's immunizations	No Charge
Child's annual well visit	No Charge
Visit to doctor for cold/flu	whole bill up to \$5,000
Visit to doctor for knee problems; X-Rays needed	whole bill up to \$5,000
Prescription for Generic cholesterol medication	whole bill up to \$5,000
Prescription for Brand cholesterol medication	whole bill up to \$5,000
Prescription for Non-Formulary foot fungus medication	whole bill up to \$5,000
Visit to Emergency Room - broken leg	whole bill up to \$5,000
Visit to hospital - burst appendix	whole bill up to \$5,000
Outpatient procedure to have bunion removed	whole bill up to \$5,000
Visit to hospital - car accident	whole bill up to \$5,000

Real world Example

Medical Event	Copay	Deductible	Coinsurance	Total
See doctor for strep throat; no labs ordered	\$0	\$185	\$0	\$185
See doctor for annual physical	\$0	\$0	\$0	\$0
Go to ER for broken leg	\$0	\$1,000	\$0	\$1,000
See doctor for strep throat; labs ordered	\$0	\$275	\$0	\$275
Dermatologist visit to have mole removed	\$0	\$800	\$0	\$800
* Knee Surgery to repair cartilage	\$0	\$2,740	\$0	\$2,740
** 2nd Knee Surgery to repair cartilage	\$0	\$0	\$0	\$0
Total	\$0	\$5,000	\$0	\$5,000

* Total bill of \$15,000; deductible has accumulated \$2,260 before surgery; only have to meet another \$2,740 more to exhaust entire \$5,000 deductible

** \$1,500 deductible and 3,000 coinsurance maximums have been met for year. All services other than Copays are covered in full