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Tips to Help You Make the Most of Your High Deductible Health Plan



Before you begin using your high deductible health plan, you'll want to do some planning and prep work. We suggest you start by thinking about your typical medical expenses, as well as your financial situation.

Tips to help take the guesswork out of your plan

1

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.

2

Use your plan network

To help you save money, your health plan negotiates costs. Quickly find care that participates with your plan online.

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. Track your spending using your online member account.

5

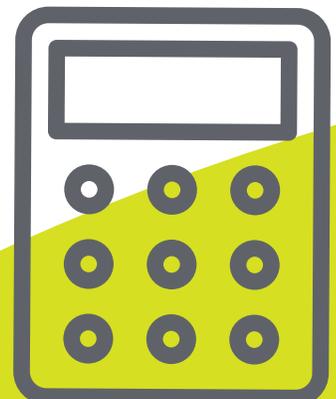
Calculate for co-insurance

Once you meet your deductible, in most cases you'll still be responsible for a portion of any health costs, for example 20%. Know your co-insurance percentage.

6

Estimate and plan for costs

Consider talking to your doctor in advance to understand costs. You can also Estimate Medical Costs for many services and treatments when you log in to your online member account.



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:

Deductible:	Co-insurance:
\$ 3,000	20 %



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 \$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 will pay a co-insurance (percentage of the total bill).

Calculate your costs

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

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

\$ Your deductible

\$ Your medical expense

X

% Your co-insurance %

÷ 100

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

\$

Ways to minimize surprises

1. Talk to your organization's benefit manager.
2. Login to your member account at UniveraHealthcare.com to view your deductible, estimate medical costs based on your coverage and track year-to-date spending.
3. Call your doctor before your appointment to ask for a cost estimate.



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ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-659-1986 (TTY: 1-800-662-1220).

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