

Managing a High Deductible Health Plan

We spend all kinds of time making sure what we buy fits us. Test driving cars. Attending open houses. Trying on (at least) four styles of jeans.

Just like anything else in life, managing a high deductible health plan, also known as an HDHP, is based on personal comfort. We can help you understand how your plan fits so you can get back to doing the things that are important to you.

Example of How a Deductible Plan Works

Plan: High Deductible Health Plan

Deductible: \$3,000

Coinsurance: 20%

This means...



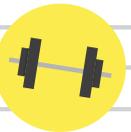
On the first day of your plan you need to pick up a prescription refill. You pay \$100, for the cost of the medicine.

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



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

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 **coinsurance** (a percentage of the total bill).

If your coinsurance is 20%, the next time you visit your doctor and the bill is for \$100, you will only pay \$20 and we pay \$80.

Managing a Deductible and Out-of-Pocket Maximum

Deductible and out-of-pocket maximum - two key terms for you to understand. A deductible is the amount you pay first before sharing your costs with us. Out-of-pocket maximum is the annual limit on the amount of money that you would have to pay for health care services, not including your monthly premiums.

Here's the breakdown:



To find out information on your deductible, check out your Summary of Benefits and Coverage (known as an SBC), your monthly health statement or your online account at UniveraHealthcare.com.

How Much Will You Pay?

A lot goes into that. First, is how much your provider charges for a service. At Univera Healthcare, we've negotiated with providers so our members pay less than if you went to your doctor uninsured.

There are a few other things you can do to help figure out how much you're going to pay when you need care:

1. Use our [cost estimator](https://UniveraHealthcare.com/EstimateCosts) at UniveraHealthcare.com/EstimateCosts. This tool provides an estimate of what a procedure might cost among different doctors.
2. [Call your doctor or specialist](#) ahead of time and ask how much the anticipated service will cost.
3. [Log into your member account](#) at UniveraHealthcare.com to check your benefits or call our Customer Care Advocates at the number listed on the back of your member card.