

How You and Aetna Share Costs - Example

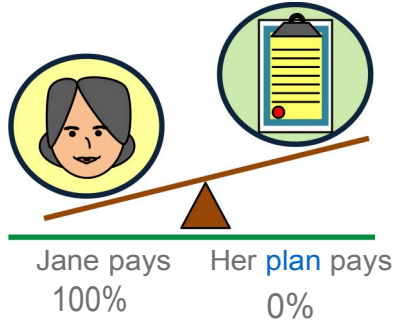
Jane's Plan Deductible: \$2,000

Coinsurance: 20%

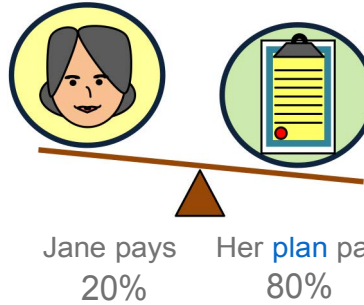
Out-of-Pocket Limit: \$4,000

January 1st
Beginning of Coverage Period

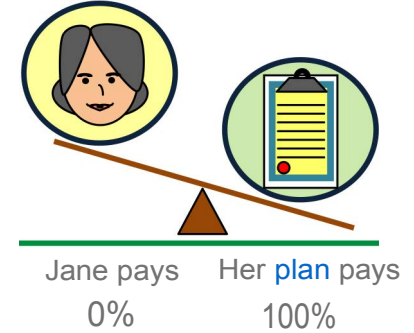
December 31st
End of Coverage Period



more costs



more costs



Jane hasn't reached her \$2,000 deductible yet.

Her plan doesn't pay any of the costs.

Office visit costs: \$125
Jane pays: \$125
Her plan pays: \$0

Jane reaches her \$2,000 deductible; coinsurance begins.

Jane has seen a doctor several times and paid \$2,000 in total, reaching her deductible. So her plan pays some of the costs for her next visit.

Office visit costs: \$125
Jane pays: 20% of \$125 = \$25
Her plan pays: 80% of \$125 = \$100

Jane reaches her \$4,000 out-of-pocket limit.

Jane has seen the doctor often and paid \$4,000 in total. Her plan pays the full cost of her covered health care services for the rest of the year.

Office visit costs: \$125
Jane pays: \$0
Her plan pays: \$125