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*

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

**December 31st**  
*End of Coverage Period*

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