How You and Aetna Share Costs - Example

Jane's Plan Deductible: $2,000  
Coinsurance: 20%  
Out-of-Pocket Limit: $5,500

January 1st  
Beginning of Coverage Period

Jane pays 100%  
Her plan pays 0%

December 31st  
End of Coverage Period

Jane pays 0%  
Her plan pays 100%

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 $5,500 out-of-pocket limit.  
Jane has seen the doctor often and paid $5,500 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