BENEFIT TIP

OCTOBER

Understanding Your Deductible

Air Group
HEATING COOLING PLUMBING ELECTRICAL LLC
SINCE 1965

Making Sense of Copays, Coinsurance, and Out-of-Pocket Maximums

Health insurance terms can be confusing, but understanding a few key concepts can help you make better decisions about your care and avoid unexpected costs. Knowing how your deductible, copay, coinsurance, and out-of-pocket maximum work together is an important part of managing your health care expenses.

Deductible

Your deductible is the amount you pay for covered services before your health plan starts sharing the cost.

Copay

A copay is a fixed amount you pay for certain services, such as a doctor visit, specialist appointment, or prescription.

Coinsurance

Coinsurance is your share of the cost of covered services after you meet your deductible.

Out-of-Pocket Maximum

Your out-of-pocket maximum is the most you will pay during the plan year for covered in-network services. Once you reach that limit, your plan generally pays 100% of covered in-network costs for the rest of the year.

How to Locate an In-Network Aetna Provider

STEP 1: Visit Aetna's website at **www.aetna.com**

STEP 2: At the top of the page, select **Find a Doctor**

STEP 3: Under "**Don't have a member account**", click **Plan From an Employer** (1st choice listed)

STEP 4: Under "**Continue as Guest**", enter your zip code, city, state, or county

STEP 5: You will be asked to Select a Plan. See the **If you're enrolling in...** section to help you make your selection:

Quick Tip!

Bookmark BenePortal! It's your one-stop resource for plan documents, insurance carrier contacts, forms, benefit guides, and other important information.

Visit anytime at **airgroupbenefits.com**.

Please note: This information is for educational purposes only and is not intended to replace professional advice, or official plan documents. Please refer to your plan documents for specific benefit details and limitations.

If you're enrolling in...

- **Low Plan (Open Access Select–HDHP-HSA)*:** (NJ) Aetna Whole Health—New Jersey—Aetna Select Multi-Tier (NY) or Aetna Whole Health—New York— Open Access Aetna Select Tiered
- **Middle Plan (Open Access Select)*:** (NJ) Aetna Whole Health—New Jersey—Aetna Select Multi-Tier (NY) or Aetna Whole Health—New York— Open Access Aetna Select Tiered
- **High Plan (Choice POS II):** Aetna Choice POS II (Open Access)

Important Note*

Employees Enrolled in the Low or Middle Plan

If you or your dependent are away from home and need to search for providers in another area, enter your home ZIP code under **Continue as a guest**. Then select the plan that applies to your home address (NY or NJ) from the If you're enrolling in . . . section above and click **Continue**. On the next screen, select **Change Location** and enter the area where you want to search for in-network providers. Please note that all providers will display as the "Standard Savings" network.

*If you live outside NJ or NY and are enrolled in the Low or Middle Plan, select the NJ plan.

Helpful Tips

- Stay in-network whenever possible
- Use preventive care benefits
- Review your plan details each year
- Track your health care spending

Understanding these common health insurance terms can help you plan ahead, compare options, and make the most of your benefits. If you have questions, review your plan documents or contact your health plan member services team for more information.