

# CARRY OVER YOUR DEDUCTIBLE TO NEXT CALENDAR YEAR



Your deductible is the dollar amount you pay for certain medical services, usually those used to diagnose, treat, or monitor health conditions, before coverage starts for those services. For example, if your plan has a \$500 annual deductible, you pay the first \$500 for services that apply toward the deductible, and then Tufts Health Freedom Plan will cover those services for the rest of the year, subject to your benefits.

Your deductible runs between January 1 and December 31 every year. Any amount that you pay toward your deductible in the fourth quarter of a calendar year (between October 1 and December 31) is credited for the current year and the next year. This may help you save money when you need services near the end of the year.

## HOW IT WORKS

Here is an example that shows how the fourth quarter deductible carryover works.

<b>EXAMPLE</b>	<p>Joe receives no medical services in the calendar year until he injures his back in October.</p> <p>He sees his primary care provider on October 26 and a specialist on October 30. He then has follow-up visits with the specialist and physical therapy visits in November and December.</p> <p>Joe's plan has a \$500 deductible, and these visits related to his injury result in his paying \$350 of his deductible.</p>
<b>CALENDAR YEAR DEDUCTIBLE</b>	\$500
<b>DEDUCTIBLE AMOUNT SATISFIED IN THE FOURTH QUARTER</b>	\$350
<b>DEDUCTIBLE AMOUNT LEFT TO PAY IN THE NEW CALENDAR YEAR</b>	\$150
<b>RESULT</b>	Because Joe paid \$350 of his deductible between October 1 and December 31, his deductible for the following calendar year will be only \$150.

For example, if your plan year runs from January 1 through December 31



## TRACK YOUR DEDUCTIBLE ONLINE

Did you know that you can track your progress toward your deductible online? Just go to [thfp.com/memberlogin](http://thfp.com/memberlogin) to view your tracker!

If you have any questions, call Member Services at the number on the back of your member ID card.

Please note: Deductible carryover does not apply to HSA compatible Advantage Saver plans.