

CARRY OVER YOUR DEDUCTIBLE TO NEXT PLAN 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 Plan will cover those services for the rest of the year, subject to your benefits.

Any amount that you pay toward your deductible in the fourth quarter of your plan's year 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.

For example, if your plan year runs from April 1 through March 31

EXAMPLE

Joe's plan year runs from April 1 through March 31, therefore the fourth quarter of his plan's year is January, February, and March. He receives no medical services in the year until he injures his back in January.

He sees his primary care provider on January 26 and a specialist on January 30. He then has follow-up visits with the specialist and physical therapy visits in February and March.

Joe's plan has a \$500 deductible, and these visits related to his injury result in his paying \$350 of his deductible.

PLAN YEAR 1

April
May
June
July
August
September
October
November
December
January
February
March

Any \$ accrued toward your deductible applies to Plan Year 1 only.

Any \$ accrued toward your deductible applies to Plan Year 1 AND Plan Year 2.

PLAN YEAR 2

April
May
June
July
August
September
October
November
December
January
February
March

You start this year needing to meet your total deductible minus anything accrued in January, February, and March in Plan Year 1.

PLAN YEAR DEDUCTIBLE	\$500
DEDUCTIBLE AMOUNT SATISFIED IN THE FOURTH QUARTER	\$350
DEDUCTIBLE AMOUNT LEFT TO PAY IN THE NEW PLAN YEAR	\$150
RESULT	Because Joe paid \$350 of his deductible between January 1 and March 31, his deductible for the following plan year will be only \$150.

TRACK YOUR DEDUCTIBLE ONLINE

Did you know that you can track your progress toward your deductible online? Just log in at 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.