

How Expenses Apply Toward the Family Deductible (Aetna HSA Plan and PPO Plan)

Aetna HSA Plan

- A family of three — Dan, Jeremy, and Jessica — is enrolled in the Health Savings Account medical plan option. In this option, the in-network deductible is \$1,500 per person and \$3,000 per family.
- The family has in-network expenses that total \$3,740 for all family members combined.

Here's how the family might meet the deductible:

Family Member	Eligible Expenses	Amount Applied Toward Family Deductible	
Dan	\$2,500	\$2,500	The full amount of Dan's eligible expenses (\$2,500) applies toward the family deductible
Jeremy	\$520	\$500	Jeremy has \$520 of eligible expenses, \$500 of which make up the balance needed to meet the family deductible. The plan pays 85% of the \$20 over the family deductible amount.
Jessica	\$720	\$0	Jessica has \$720 of eligible expenses, of which the plan pays 85%. No deductible applies.
Total	\$3,740	\$3,000	The medical plan option pays 85% of the remaining \$740 in expenses.

Aetna PPO Plan

- A family of four — Karen, Evan, Ryan and Sarah — is enrolled in the Preferred Provider Organization (PPO) medical plan option. In this option, the in-network deductible is \$500 per person and \$1,500 per family.
- The family has in-network expenses that total \$1,120 for all family members combined.

Here's how the family might meet the deductible:

Family Member	Eligible Expenses	Amount Applied Toward Family Deductible	
Karen	\$300	\$300	The full amount of Karen's eligible expenses (\$300) applies toward the family deductible.
Evan	\$520	\$500	Only \$500 of Evan's expenses applies toward the family deductible (because expenses applied by each covered person can't be greater than the individual deductible amount, \$500). The plan pays 85% toward the \$20 over the individual deductible amount.
Ryan	\$425	\$425	The full amount of Ryan's eligible expenses (\$425) applies toward the family deductible.
Sarah	\$375	\$275	Sarah has \$375 of eligible expenses, \$275 of which make up the balance needed to meet the family deductible. The plan pays 85% of the \$100 over the family deductible amount.
Total	\$1, 620	\$1,500	The medical plan option pays 85% of the remaining \$120 in expenses.