

ROLL OVER YOUR DEDUCTIBLE TO THE NEXT YEAR AND SAVE!



WHAT IS A DEDUCTIBLE?

Your deductible is a specific dollar amount that you must spend each year before your insurance will begin to cover the cost of certain services. For some other services, such as doctor visits or lab work, most plans only require you to pay a copayment to be covered. And routine preventive care is covered 100% with no out-of-pocket cost at all. Check your benefit document in the “My Coverage” section of mytuftshealthplan.com for details.

Once you meet your deductible for certain services, you’ll typically pay only a copayment or coinsurance — and we’ll pay the rest.

The nice thing about a deductible is that, with most plans, it has “fourth-quarter deductible rollover.”* This means that the amount you spend toward your deductible in the last three months of the current benefit year “rolls over” and applies to the deductible for the next benefit year as well. As a result, you start the next benefit year with a lower deductible to meet than you normally would have.

Fourth-quarter deductible rollover may help you save money when you need services at the start of a new benefit year.

*Fourth-quarter deductible rollover applies to non-Saver plans; it does not apply to HSA-compatible Advantage Saver plans.

HOW FOURTH-QUARTER DEDUCTIBLE ROLLOVER WORKS

- In the example below, you paid \$800 of your \$2,000 deductible in the fourth quarter of the current benefit year.
- The \$800 rolls over and applies to your deductible for the next benefit year.
- Therefore, you will not have the burden of paying your full \$2,000 deductible in the next benefit year - you will only have to pay \$1,200.

CURRENT BENEFIT YEAR: \$2000 DEDUCTIBLE



NEXT BENEFIT YEAR: \$2000 DEDUCTIBLE

MINUS \$800 (Part of your deductible that you paid in the last 3 months of the current benefit year)



TRACK YOUR DEDUCTIBLE ONLINE

Did you know that you can track your progress toward your deductible online?

Just go to mytuftshealthplan.com or download our Tufts Health Plan mobile app to view your deductible tracker (accumulator). If you have any questions, call Member Services at the number on your member ID card.