Understanding Your Out-Of-Pocket Expenses

Arkansas State Employees

ARBenefits
For Arkansas State and Public School Plan Members

Health Advantage
An Independent Licensee of the Blue Cross and Blue Shield Association
Your health plan has two significant payment levels:

1) Deductible
2) Out-of-pocket maximum

Every time you pay for covered medical services, you get closer to your annual deductible and out-of-pocket maximum.
$500*

Annual Deductible

* Individual deductible amount for Premium Plan shown here.

DEDUCTIBLE

When you reach your annual deductible, your health plan begins to pay coinsurance of covered medical services. In your case, the health plan pays 80% coinsurance.
Understanding Your OUT-OF-POCKET EXPENSES

When you reach your out-of-pocket max, your health plan begins to pay 100% of covered medical services. This is the most you’ll have to pay for covered medical expenses in a year. The money used to reach your deductible also counts toward the out-of-pocket max.

Medical Out-of-Pocket Max

$3,000*

* Individual out-of-pocket max amount for Premium Plan shown here.
3 PLANS AVAILABLE TO Individuals

**PREMIUM PLAN**
- $3,000 Medical Out-of-Pocket Max*
- $500 Annual Deductible

* The Premium plan has a separate out-of-pocket maximum for pharmacy expenses. Prescription drugs will not apply toward your medical out-of-pocket maximum of $3,000.

**CLASSIC PLAN**
- $6,450 Medical Out-of-Pocket Max
- $2,500 Annual Deductible

**BASIC PLAN**
- $6,450 Annual Deductible & Medical Out-of-Pocket Max
3 PLANS AVAILABLE TO Families

PREMIUM PLAN

- $6,000 Medical Out-of-Pocket Max*
- $1,000 Annual Deductible

CLASSIC PLAN

- $12,900 Medical Out-of-Pocket Max
- $5,000 Annual Deductible

BASIC PLAN

- $12,900 Annual Deductible & Medical Out-of-Pocket Max

* The Premium plan has a separate out-of-pocket maximum for pharmacy expenses. Prescription drugs will not apply toward your medical out-of-pocket maximum of $6,000.
HOW FULL IS MY BUCKET?

Arkansas State Employees can keep up with their deductible and out-of-pocket max progress at My Blueprint, the online self-service center for Health Advantage members:

1) Visit healthadvantage-hmo.com
2) Log in to your account
   (or register if you’re not already)
3) Choose “Deductible & Out of Pocket”
4) See your payment progress

On My Blueprint, you can see if claims have been paid, review a doctor, see how much a medical service might cost and much more.

PERSONAL HEALTH STATEMENT

When we process a claim, you’ll be sent a Personal Health Statement (PHS) that shows we received your claim and how it was paid. Your PHS also will show your deductible and out-of-pocket expenses.
Did you know that simply having health insurance saves you money? Even before you reach your deductible! Health Advantage negotiates discounted rates for in-network visits, so you’re already paying less just by having our health insurance.

Deductible and out-of-pocket applied amounts can fluctuate due to claim processing and adjustments.

QUESTIONS?
Call Health Advantage at 1-800-482-8416, Monday through Friday, 8 a.m. to 5 p.m. We’d love to hear from you.