



# Compare plans, estimate costs

## 3 simple steps to assess your plan options

**Step 1:** Enter the **monthly premium** for the plans you're comparing. The tool will automatically calculate the yearly premium.

**Step 2:** Next, enter the **deductible, copay/coinsurance** and **OOP max** for the plans you're comparing.

**Step 3:** Finally, review the final calculations and costs to see what's best for you.

**Looking for your premium, deductible, copay/coinsurance and OOP max information?** You can find them in your employer's summary plan document.

Plans						
<b>Step 1: MONTHLY PREMIUM</b>						
<b>Yearly premium</b> (12 months x monthly premium \$)						
<b>Step 2: OTHER COSTS</b> Insert deductible, copay/coinsurance and OOP max amounts below.	<b>In</b>	<b>Out</b>	<b>In</b>	<b>Out</b>	<b>In</b>	<b>Out</b>
<b>Deductible</b>						
<b>Copay/coinsurance</b> <small>Note: When entering a percentage, enter the decimal point. For example, enter 30% as ".30" and not "30."</small>						
<b>OOP max</b>						
<b>Step 3: NETWORK</b> Review maximum costs below.	<b>In</b>	<b>Out</b>	<b>In</b>	<b>Out</b>	<b>In</b>	<b>Out</b>
<b>Use only IN-NETWORK providers?</b> This number could decrease depending on how you use your plan.	<b>Maximum cost</b> ←		<b>Maximum cost</b> ←		<b>Maximum cost</b> ←	
<b>Use only OUT-OF-NETWORK providers?</b> This number could decrease depending on how you use your plan.	<b>Maximum cost</b> →		<b>Maximum cost</b> →		<b>Maximum cost</b> →	

**Definitions:**

**Copay/coinsurance:** The amount you pay per visit or prescription to treat an injury or illness. It typically counts toward your OOP max. Please check plan details and definitions to confirm.

**Deductible:** The amount you pay for services before the plan begins to pay. It typically counts toward your OOP max. Please check plan details and definitions to confirm.

**Out-of-pocket (OOP) max:** The highest amount you could pay in a given year for services (excludes premium).

**Premium:** The amount you pay for this plan, regardless of whether services are received.

**\$ Just remember:** The amount you pay could vary with lighter usage (preventive services) or heavier usage (managing a chronic condition).

Other cost factors include employer health savings account or health reimbursement arrangement contributions if you select a high-deductible plan.

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