

Your First Visit to the Pharmacy on Your New Plan

What to Expect—and How to Pay Yourself Back with Your HSA

1. Give the pharmacist your new insurance card.

Seems obvious, but you might be so in the habit of showing your old card you'll forget.

If you're officially enrolled in your new plan, but your insurance and/or HSA debit card hasn't arrived in the mail yet, you may need to pay the full amount out of pocket and get reimbursed once you have your card in hand.

2. When it's time to pay for your prescription, *expect the price tag up front to be bigger than it was with your PPO. But don't freak out about it!*

If you're used to paying \$20 as a co-pay for, say, your asthma or blood pressure medication, you might be surprised if you have to pay more up front with your HDHP.

But keep this in mind:

- After paying this higher amount up front, you'll be able to reimburse yourself with the money you're putting in your HSA.
- All these payments are going towards you meeting your deductible, which is the amount you have to spend before your health plan kicks in and starts covering most of your costs.
- Although your prescriptions might cost more at the pharmacy, you're still saving money because of your lower up-front premiums

So though it may *feel* like you're suddenly paying way more, that's not actually the case.

Are you currently using a mail-order pharmacy? If so, you may be able to transfer your prescriptions with active refills to Aetna Rx Home Delivery. To learn more, call 888-RxAetna (888-792-3862) or go online at www.aetnavigators.com.

You can compare costs for prescriptions on Aetna Navigator using the Price-A-Drug tool. You can find drug costs for your local pharmacy or mail order. You can also compare the costs of generic and brand-name drugs to see how much you can save.

3. Pay for your visit in one of two ways.

- 1** **If you have an HSA debit card with enough funds on it:**
Pay with that card and the expense will be subtracted out just like funds from any debit card would be.
- 2** **If you don't have an HSA card yet or have the card but don't have enough funds on it:**
Use another payment method (cash, checking, credit card) and then go to HSA Bank <https://myaccounts.hsabank.com/login.aspx> to reimburse yourself. For info on how to do that, go to <http://hr.mpsomaha.org/home/benefits/health-savings-account> and view the HSABank Member Guide reimbursement instructions are on page 10.

TIP The pharmacy you currently go to might not have the best price in your area for the meds you need. To check if there's a better place to be going, visit [GoodRx.com](https://www.goodrx.com).

4. When the Explanation of Benefits form comes in the mail a few days or weeks, don't mistake it for a new bill.

It might look like a bill, but it's really, truly not a bill. Instead, think of it as an "FYI" sort of document. What's on that form will, by the way, be reflected in your online account.

For a sample Aetna EOB, visit <https://goo.gl/nCW1be>