

Examples of how a deductible is satisfied.

EXAMPLE 1

Peg has individual coverage under the ACSHC Plan and needs to see a specialist, have some tests run, and her doctor writes her a prescription. How does this work with a deductible?

ACSHC PPO Individual Plan \$200 Deductible

Service	Plan Allowance	Member Responsibility	Does this count towards the deductible?	Deductible Balance
Peg goes to a specialist visit.	\$120	\$20 Copay	No	\$200 (Remaining Deductible)
Peg needs a generic prescription.	\$45	\$8 Copay	No	\$200 (Remaining Deductible)
Peg gets lab work.	\$150	\$150	Yes	\$200 (Deductible) -\$150 (Member Responsibility for lab work) \$50 (Remaining Deductible)
Peg gets an MRI.	\$500	\$50	Yes	\$50 (Remaining deductible) -\$50 (Member responsibility for MRI) \$0 (Deductible Satisfied)
Total	\$815	\$228		

EXAMPLE 2

Walt has family coverage under the ACSHC Plan for himself, his spouse, and two children. Walt needs to go to a Specialist, get a mail order prescription, and his children need services. How does this work with a deductible?

ACSHC EPO Family Plan \$200/400 Deductible

Service	Plan Allowance	Member Responsibility	Does this count towards the deductible?	Deductible Balance
Walt goes to a specialist visit.	\$120	\$20 Copay	No	\$400 (Remaining Family Deductible) \$200 (Walt's Remaining Individual Deductible)
Walt gets a mail order prescription.	\$45	\$8 Copay	No	\$400 (Remaining Family Deductible) \$200 (Walt's Remaining Individual Deductible)
Walt's first child has an inpatient visit.	\$5000	\$200*	Yes	\$400 (Remaining Family Deductible) \$200 (Member Responsibility for Child inpatient visit) -\$200 (Remaining Family Deductible) \$0 (Remaining Individual Deductible for Walt's First Child)
Walt's second child needs an MRI.	\$500	\$200	Yes	\$200 (Remaining Family Deductible after Walt's first child's inpatient visit) -\$200 (Member Responsibility for MRI) \$0 (Family/Individual Deductible Satisfied)
Walt gets lab work.	\$150	\$0 (Plan Pays 100%)	N/A	\$0 (Deductible Satisfied)
Total	\$5815	\$428		

- * • The Family Plan has a \$200 individual and \$400 family deductible.
- Not every family member must meet the individual deductible in order for the family deductible to be met.
- Once a family member reaches their individual deductible, there will be no more deductible responsibility for that member.
- Once the family deductible has been met, services are covered in full, even if all of the family members have not met their individual deductible.



Allegheny County Schools
Health Insurance Consortium

Questions or details on your plan?
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