

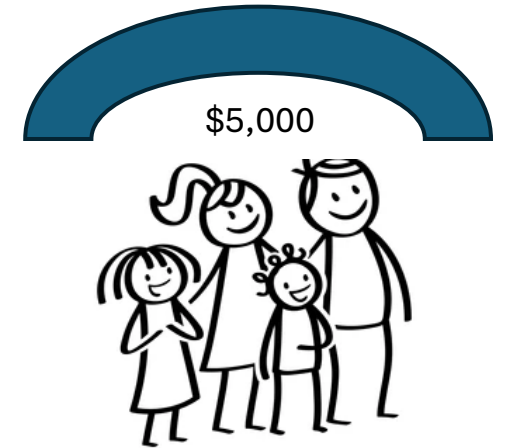
# Aggregate vs. Embedded Deductibles

The main difference between an embedded deductible and an aggregate deductible is how the deductible is met in a family health insurance plan.

## Aggregate Deductible

The entire family deductible must be met before the insurance company will reimburse any family member. There is no individual deductible for each family member.

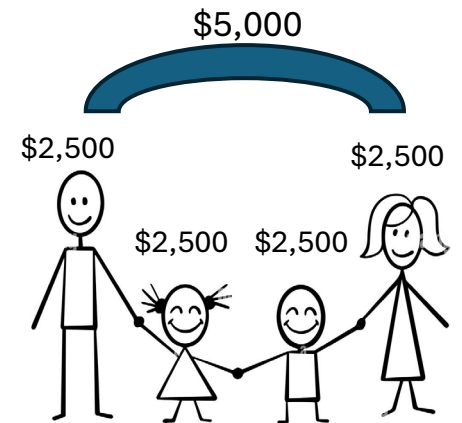
- **Value PPO**
  - \$6,550 if you have single coverage or \$13,100 if you have family coverage.
- **Choice HSA**
  - \$2,500 if you have single coverage or \$5,000 if you have family coverage.



## Embedded Deductible

Each family member has their own deductible, in addition to the family deductible. Once a family member meets their deductible, they can receive reimbursement from the insurance company.

- **Choice PPO**
  - Each person covered under the plan has a \$2,500 deductible, while the family as a whole will not have to meet more than \$5,000 in deductible expenses.



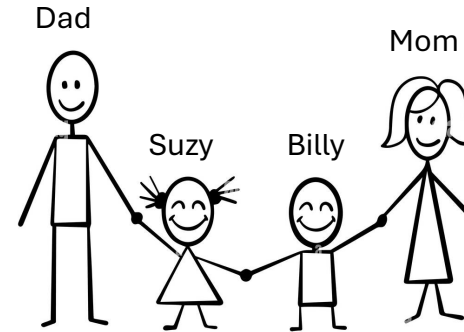
# Aggregate vs. Embedded Deductibles

## Aggregate Deductible

- **Choice HSA** \$2,500 single coverage or \$5,000 family coverage
- **Value PPO:** \$6,550 single coverage or \$13,100 family coverage

Choice HSA	Claims	Amount Applied to \$5,000 Family Deductible	Plan pays
Mom	\$4,500	\$4,500	Nothing
Dad	\$300	\$300	Nothing
Suzy	\$100	\$100	Nothing
Billy	\$3,000	\$100	80% of \$2,900
Plan begins to pay once \$5,000 shared family deductible has been met.			

Value PPO	Claims	Amount Applied to \$5,000 Family Deductible	Plan pays
Mom	\$4,500	\$4,500	Nothing
Dad	\$300	\$300	Nothing
Suzy	\$100	\$100	Nothing
Billy	\$3,000	\$3,000	Nothing
Plan will not pay until the \$13,100 shared family deductible is met.			



Medical bills:

- Mom - \$4,500
- Dad - \$300
- Suzy - \$100
- Billy - \$3,000

Total medical bills: \$7,900

## Embedded Deductible

- **Choice PPO:** \$2,500 per person with \$5,000 family maximum

Choice PPO	Claims	Amount Applied to \$2,500 Individual Deductible	Amount Applied to \$5,000 Family Deductible Max	Plan Pays
Mom	\$4,500	\$2,500	\$2,500	80% of \$2,000
Dad	\$300	\$300	\$300	Nothing
Suzy	\$100	\$100	\$100	Nothing
Billy	\$3,000	\$2,100	\$2,100	80% of \$900

Plan begins to pay for Mom's claims once she meets her individual deductible. Once the family maximum deductible is met with part of Billy's claims, the plan will pay for all family members and no more deductible will apply to anyone.