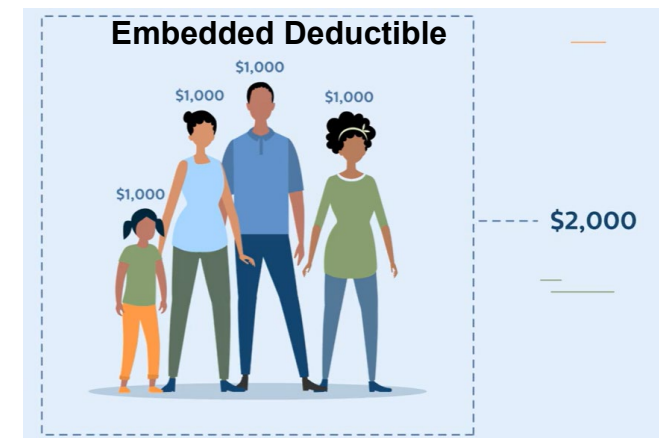


Embedded vs. Aggregate Deductibles/OOP Limits

Embedded Deductible (Value/Choice HRA & Choice PPO plans)

- Each family member has an individual deductible.
- There is also an overall family deductible.
- Each family member's expenses are applied to both their individual deductible and to the family deductible.
- When a family member meets their individual deductible, the insurance company will begin paying for that person's expenses.
- Once the family deductible has been met, all individuals are considered to have met their deductible and the insurance company will begin paying for all family members' expenses for the rest of the plan year.



Aggregate Deductible (Value/Choice HSA & Value PPO plans)

- There is only one shared family deductible.
- Everyone's expenses counts towards the family deductible.
- When that deductible amount is met, the insurance company will begin paying expenses for all family members for the rest of the year.

