**Understanding Deductibles: Aggregate vs. Embedded**

**Aggregate:**

- The County's High Deductible Health Plan (HDHP) has an aggregate deductible but an embedded out of pocket maximum.
- Anthem Select, Choice, Care, & the EPO all have an embedded deductible & out of pocket maximum.

<table>
<thead>
<tr>
<th>Annual Deductible:</th>
<th>Medical Expenses:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• $2,000 (Individual)</td>
<td>• John: $500</td>
</tr>
<tr>
<td>• $6,000 (Family)</td>
<td>• Jane: $250</td>
</tr>
</tbody>
</table>

With an **aggregate family deductible**, your family will be paying the deductible until the entire family deductible is collected.

- Jack: ($2,000)
- Jane: ($250)
- John: ($500)

**Embedded:**

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With an **embedded family deductible**, the plan begins to make payments as soon as one member of the family has reached their individual deductible.

- Jack trips & sprains his wrist and needs to go to the emergency room. Will the co-insurance kick in immediately since he has already met the $2,000 individual deductible?

  **NO.**

  The family has only had a total of $5,750 in medical expenses. Jack will need to pay the remaining $250 of the family deductible before the co-insurance will take effect. Once the co-insurance is in effect, he will only need to pay 20% of the remaining emergency room expenses.

- Jane: ($250)
- John: ($500)
- Jack: ($5,000)

- Jack trips & sprains his wrist and needs to go to the emergency room. Will the co-insurance kick in immediately since he has already met the $2,000 individual deductible?

  **YES.**

  Jack only has to meet his individual deductible of $2,000 and he has already had $2,000 in medical expenses. Jack's HDHP will help pay for this trip to the emergency room, and he is only subject to the co-insurance. However, if anyone else in the family had tripped instead of Jack, the co-insurance would not kick in for them until they hit their $2,000 individual deductible.