

Medical Plans – Aggregate vs. Embedded Example

Example Scenarios	UMR HDHP 1	UMR HDHP 2	UMR PPO
	IN-NETWORK	IN-NETWORK	IN-NETWORK
Deductible	\$2,000 individual \$3,000 family	\$3,000 individual \$6,000 family	\$500 individual \$1,000 family
Type of Family Deductible	Aggregate	Embedded	Embedded
Family Coverage; One Person is Involved in Auto Accident	must first meet \$3,000 deductible (aggregate family deductible must be met first)	must first meet \$3,000 deductible (embedded individual deductible)	must first meet \$500 deductible (embedded individual deductible)
Out-of-Pocket Maximum (all plans are embedded OOP)	\$4,000 individual \$6,550 family	\$3,500 individual \$7,000 family	\$5,000 individual \$10,000 family
Co-Insurance Kicks in, Will Meet Max OOP Due to Cost of ER Treatment	20% co-insurance paid until max OOP of \$4,000 is met (embedded individual max OOP). This individual will have all future in-network medical costs paid by the plan at 100% after reaching their \$4,000 max OOP	10% co-insurance paid until max OOP of \$3,500 is met (embedded individual max OOP). This individual will have all future in-network medical costs paid by the plan at 100% after reaching their \$3,500 max OOP	30% co-insurance paid until max OOP of \$5,000 is met (embedded individual max OOP). This individual will have all future in-network medical costs paid by the plan at 100%.after reaching their \$5,000 max OOP
Remaining Family Members' Medical Costs	Will pay 20% co-insurance until the balance of the family max OOP is met; remaining balance is \$2,550 (\$6,550 - \$4,000)	Must first meet the balance of the family deductible; remaining balance is \$3,000 (\$6,000 - \$3,000). After that, will pay 10% co-insurance until the balance of the family max OOP is met; remaining balance is \$500 (\$7,000 family max OOP - \$3,500 previously met individual max OOP - \$ 3,000 remaining family deductible)	Must first meet the balance of the family deductible; remaining balance is \$500 (\$1,000 - \$500). After that, will pay 30% co-insurance until the balance of the family max OOP is met; remaining balance is \$4,500 (\$10,000 family max OOP - \$5,000 previously met individual max OOP - \$500 remaining family deductible)

*The in-network deductible does not apply to the out-of-network deductible.