EMBEDDED DEDUCTIBLE

DEDUCTIBLE:

$3,000 INDIVIDUAL

$6,000 FAMILY

YOU

$790

$3,000

Individual Deductible Met: Co-insurance Kicks In

$1,287



Meet the Johnson Family.

The Johnson family has health insurance with a **$6,000 family deductible** and a **$3,000 individual deductible**. This is called an embedded deductible, which means that each family member is only responsible for meeting the individual deductible before their insurance starts sharing costs, but the family must meet the total family deductible for the entire family's coverage.

This year, three members of the Johnson family needed medical care:

Family Member #1 had significant medical expenses and met their individual deductible of **$3,000**.

Family Member #2 had smaller expenses, contributing **$790** to the family deductible.

Family Member #3 also needed care, adding **$1,287** to the family deductible.

The total deductible contributions from the family amount to **$5,077**, which means they have **$923** remaining before the family deductible is met. Once the family deductible is fully satisfied, insurance will cover more of the costs for all family members.

McGohan Brabender

NON-EMBEDDED DEDUCTIBLE

DEDUCTIBLE:

$6,000 FAMILY

Co-insurance Kicks in Once Family Deductible is Met

YOU



Meet the Smith Family.

The Smith family have health insurance with a **$6,000 family deductible** and a **$3,800 individual deductible**, but this time, it's a non-embedded deductible. This means that the entire family must meet the full family deductible before the insurance starts sharing costs, regardless of whether an individual has met their own deductible.

This year, three members of the Smith family needed medical care:

Family Member #1 had significant medical expenses and met their individual deductible of **$3,800**.

Family Member #2 had smaller expenses, contributing **$290** to the family deductible.

Family Member #3 also needed care, adding **$1,287** to the family deductible.

The family's total contributions add up to **$5,377**, leaving **$623** remaining before they meet the **$6,000 family deductible**. Once that family deductible is fully met, the insurance will start paying a portion of the expenses for all family members.

McGohan Brabender