GBS ADVOCACY

Insurance Insights

Understanding Deductibles

Non-embedded (aggregate) vs. Embedded

Non-embedded

Annual Deductible	Medical Expenses
› Individual: $2,000 › Family: $6,000	› David: $2,000 › Emily: $250 › Ryan: $500

With a **non-embedded** family deductible, your family will be paying the deductible until the entire family deductible is collected.

Embedded

Annual Deductible	Medical Expenses
› Individual: $2,000 › Family: $6,000	› David: $2,000 › Emily: $250 › Ryan: $500

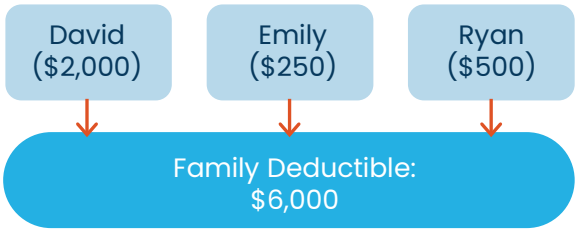
With an **embedded** family deductible, the plan begins to make payments as soon as one member of the family has reached their individual deductible.

Understanding Deductibles

Non-embedded (aggregate) vs. Embedded

David 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?

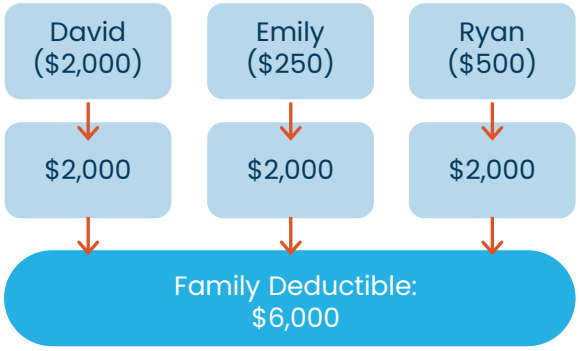
Non-embedded



NO

The family has only had a total of $2,750 in medical expenses. David will need to pay the remaining $3,250 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.

Embedded



YES

David only has to meet his individual deductible of $2,000 and he has already had $2,000 in medical expenses. David'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 David, the co-insurance would not kick in for them until they hit their $2,000 individual deductible.

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