



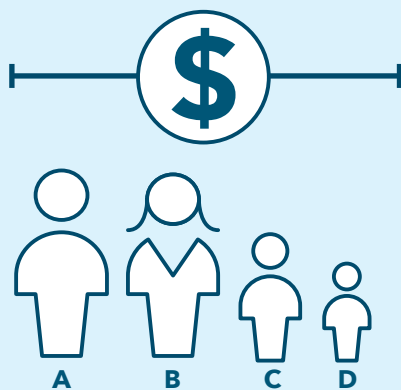
Understanding non-embedded & embedded in HSA compatible plan options

We're breaking down the ins and outs of non-embedded and embedded deductibles and out-of-pocket maximums to give you a clearer understanding of how they work with the Concordia Health Plan health savings account compatible plan options.

Plan options with **non-embedded deductibles and out-of-pocket maximums** work a lot differently than embedded plan options. If you're choosing Healthy Me HSA A, Healthy Me HSA B or Whole Health 2000, **pay close attention below**. You can also call Concordia Plans at 888-927-7526.

Non-embedded deductibles

Example: Family deductible \$6,000



Parent A:	\$3,000
Parent B:	\$2,000
Child C:	\$1,000
Child D:	\$0 (no expenses)
Total:	\$6,000 (family deductible met)

Family Deductible: One combined deductible for the entire family.

Coinsurance: Does not apply until the entire family deductible is met.

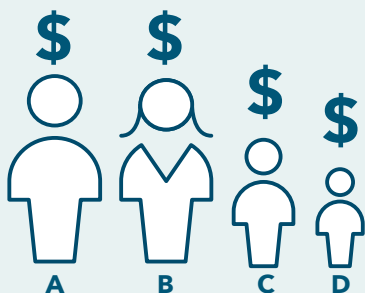
Out-of-Pocket Maximum: One combined out-of-pocket limit for the entire family.

Non-embedded deductibles and non-embedded out-of-pocket maximums apply to:

- Healthy Me HSA A
- Healthy Me HSA B
- Whole Health 2000

Embedded deductibles

Example: Individual deductible \$3,000 Family deductible \$6,000



Parent A:	\$3,000 (deductible met)
Parent B:	\$2,000 (deductible not met)
Child C:	\$1,000 (deductible not met)
Child D:	\$0 (no expenses)
Total:	\$6,000 (one individual and whole family deductible met)

Individual Deductible: Each family member has their own deductible.

Family Deductible: Combined expenses count toward a family deductible.

Coinsurance: Applies to each individual when their individual deductible is met or when the entire family deductible is met.

Out-of-Pocket Maximum: Separate individual and family out-of-pocket limits.

Embedded deductibles and embedded out-of-pocket maximums apply to:

- Healthy Me HSA C
- Healthy Me HSA D
- Whole Health 3500

A side-by-side comparison: Non-embedded vs. Embedded

Feature	Non-Embedded HSA Plans	Embedded HSA Plans
Deductible	One family deductible	Individual and family deductibles
Out-of-Pocket Maximum	One family limit	Individual and family limits
Coinsurance start	After family deductible is met	After individual deductible is met or entire family deductible is met
Financial responsibility	Shared collectively as a family	Shared individually and as a family

Non-embedded plans require the family to meet a single combined deductible, whereas embedded plans provide individual limits for each family member. Understanding these differences can help you make informed decisions about your healthcare coverage.