Understanding embedded & non-embedded in health savings account compatible plan options

We’re breaking down the ins and outs of embedded and non-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 to the non-embedded information. Questions? Call Concordia Plans at 888-927-7526.

Embedded deductibles

Once one individual meets the $2,800 deductible, the CHP starts paying 80%* of the individual’s medical costs. The individual pays 20%.

OR

Once a combination of family members meets the $5,600 deductible, the CHP starts paying 80%* of a family’s medical costs, even if some family members have not met their individual deductible. The family pays 20%.

Embedded out-of-pocket maximums

Once one individual meets the $5,400 out-of-pocket maximum, the CHP starts paying 100% of the individual’s medical costs.

OR

Once the family meets the $10,800 out-of-pocket maximum, the CHP starts paying 100% of a family’s medical costs, even if some family members have not met their individual out-of-pocket maximum.

Embedded deductibles and embedded out-of-pocket maximums apply to:
- Option HDHP
- Healthy Me HSA C
- Healthy Me HSA D

*Plan pays 100% after an individual or family in Option HDHP meets the individual or family deductible.
Non-embedded deductibles

**Self-only deductible:** Only applies to “Self only” coverage. Once met, the CHP starts paying 80% of the individual’s medical costs. The individual pays 20%.

**Family deductible:** Must collectively meet the family deductible before the CHP starts paying 80% of the family’s medical costs. The family pays 20%. However, one family member could meet the total family deductible if his or her individual medical expenses reach $2,800.

Non-embedded out-of-pocket maximums

**Self-only out-of-pocket maximum:** Only applies to “Self only” coverage. Once met, the CHP starts paying 100% of the individual’s medical costs.

**Family out-of-pocket maximum:** Must collectively meet the family out-of-pocket before the CHP starts paying 100% of the family’s medical costs. However, one family member could meet the total family out-of-pocket maximum if his or her individual medical expenses reach $5,600.

Non-embedded deductibles and non-embedded out-of-pocket maximums apply to:
- Healthy Me HSA A
- Healthy Me HSA B
- Whole Health 2000