Understanding embedded & non-embedded in HSA 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 CHP HSA 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 page 2. You can also call the Concordia Plans Health & Welfare Team at 888-927-7526.

Embedded deductibles

- $5,600 family deductible
- $2,800 individual deductible

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

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| Embedded out-of-pocket maximums |

- $10,800 family out-of-pocket maximum
- $5,400 individual out-of-pocket maximum

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

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<th>Embedded deductibles and embedded out-of-pocket maximums apply to:</th>
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<td>• Option HDHP • Healthy Me HSA C • Healthy Me HSA D • Healthy Me HSA E</td>
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**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