

## Deductible Information

- **\$3,200/\$6,400 Base Plan (has an Embedded Deductible)**

One person in a two-party or family plan meets the \$3,200 deductible. That same person pays 20% of costs incurred AFTER the \$3,200 until they have paid an additional \$500. At this point, the plan covers that person 100%. The rest of the family members need to meet an additional \$3,200 (this can be done together or by a single person). Once they meet that, they also pay 20% of the cost incurred after the \$6,400 until as a family they have paid the additional \$1,000. At this point the plan pays 100% for the entire family. In summary – one person will never pay more than \$3,700 (+ monthly premiums). The entire family will not pay more than \$7,400 for the plan year (+monthly premiums).

- **\$1,600/\$3,200 Option Plan (NOT Embedded)**

A single person on this plan pays everything up to \$1,600. They pay 20% of any remaining costs until they reach \$3,250. For the Two-Party & Family Plan: Either one person or a combination will pay the full amount up to \$3,200. Then will pay 20% until they have paid a total of \$6,500. After that, the plan will pay 100%. In summary – one person on a single plan will not pay more than \$3,250 (+ monthly premiums). Two-Party and Family plans will not pay more than \$6,500 (+ monthly premiums).

- **\$3,200/\$6,400 Dual Base Plan (has an Embedded Deductible)**

When ONE person hits \$3,200, they are covered 100%. The rest of the family (either one person or combined) need to pay an additional \$3,200. At this point, the entire family is covered 100%. In summary – The family will not pay more than \$6,400 (+monthly premiums)

- **\$3,200 Dual Option**

Either one person or combination of family members pay 100% up to \$3,200. At this time, the entire family is covered at 100% for the plan year. In summary – the family will not pay more than \$3,200 (+ monthly premiums).