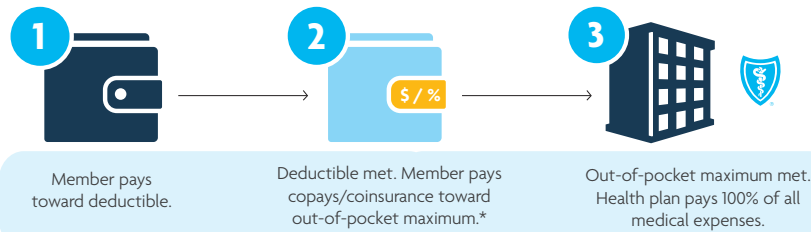


Understanding embedded vs. family deductibles



BlueShield
of Northeastern New York

A typical plan works like this:

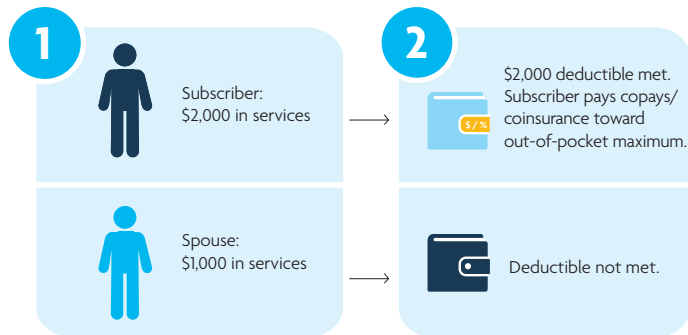


Embedded deductible

For a family medical plan (two or more members), there are two deductible amounts: single and family. The single deductible is embedded in the family deductible, so no one family member can “contribute” more than the single amount toward the \$4,000 family deductible. Once a member meets their single deductible, they can move to Step 2 (see below).

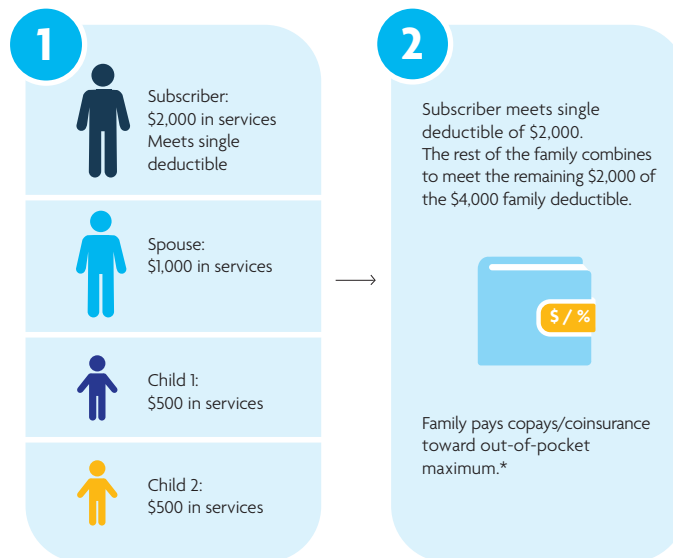
Example 1:

Subscriber/spouse covered under plan with \$2,000/\$4,000 (single/family) embedded deductible:



Example 2:

Family plan with \$2,000/\$4,000 (single/family) embedded deductible:

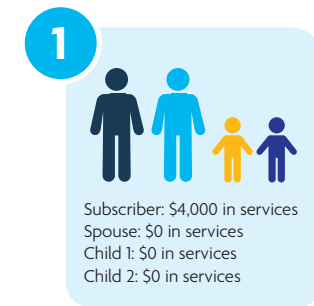


True family deductible

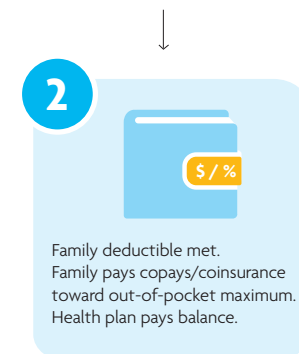
Family can meet deductible by pooling deductible expenses. Unlike embedded deductible plans, there is no limit to the amount one member can pay toward the family deductible.

For example:

Family with \$2,000/\$4,000 (single/family) true family deductible:



The subscriber met the entire family deductible on his own, so the entire family moves to Step 2.



*All payments that apply to the deductible also apply to the out-of-pocket maximum.