

Embedded vs. Non-Embedded Deductibles

What does Embedded deductible and Non-Embedded deductible mean?

Employees covering a spouse and/ or child(ren) on their health plan have family annual deductibles. There are two types of family annual deductibles:

Embedded Deductibles – includes a separate individual and family deductible

Non-Embedded Deductible – includes only a family deductible

(You may hear the term Aggregate used for Non-Embedded.)

a(s) [TETQ 0 0 62 2] reWnBT0.31 w2 Tr D4 0 D4 9d() TjT?-ed.dra21 2 Tr D4 0 D4 35.36d() TjTf-eda