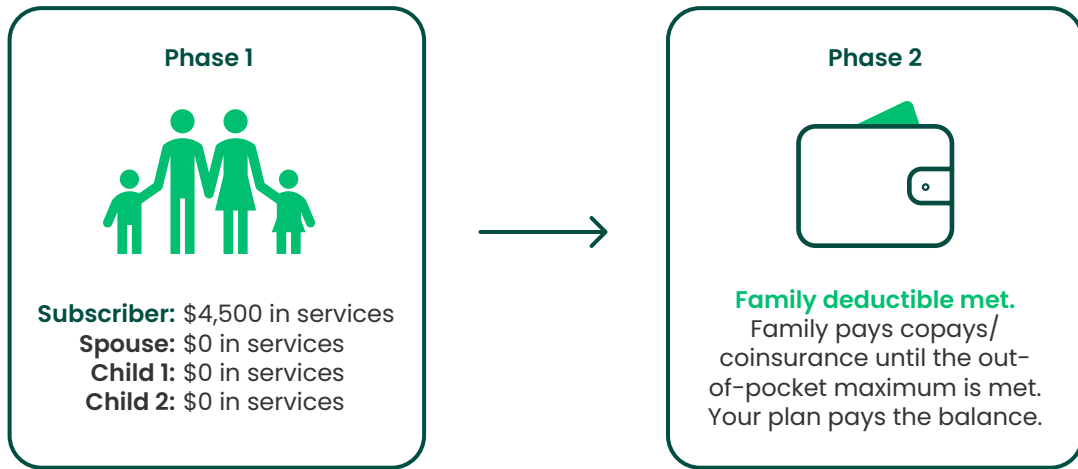


## Non-Embedded/Aggregate Deductible Example:

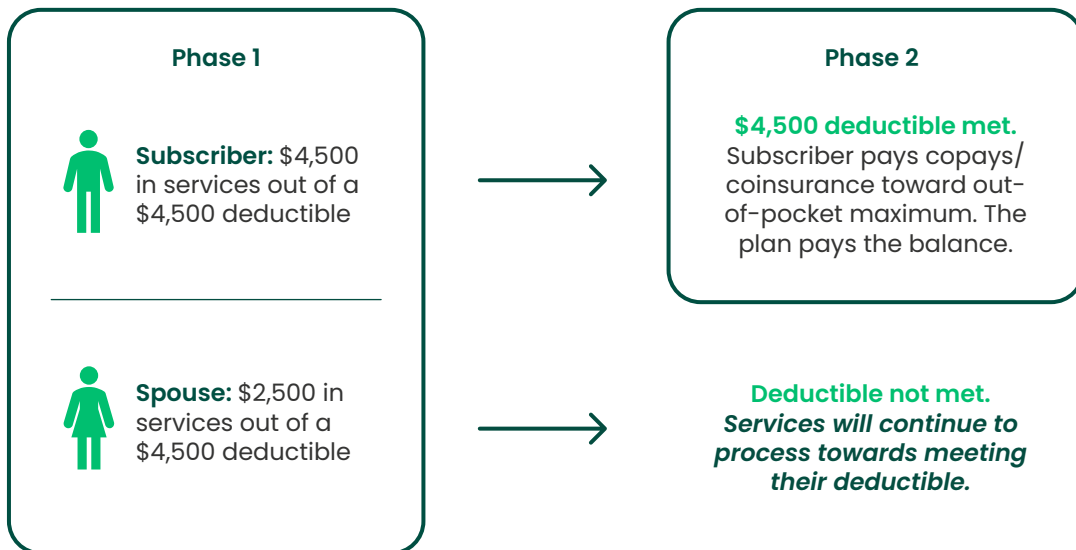
Family Plan with \$1,600 EE/\$4,500 (Single vs Family) Deductible.



The subscriber met the entire family deductible on their own, and so, the entire family moves to Phase 2.

## Embedded Deductible Example:

Family Plan with \$4,500/\$7,000 (Single vs Family) Deductible.



Only the subscriber meets their individual deductible so they will move on to phase 2. The spouse has not met their deductible yet so they will not move on to phase 2. If the total family spend goes over the family deductible then all would move to phase 2, regardless of the individual deductible.