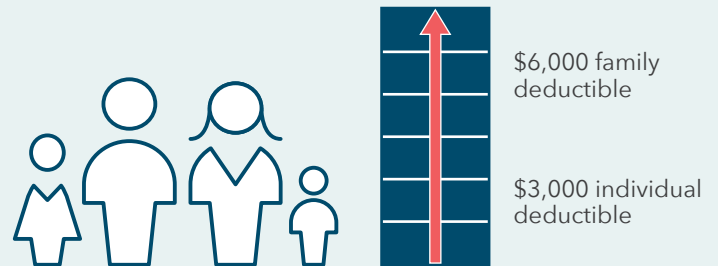
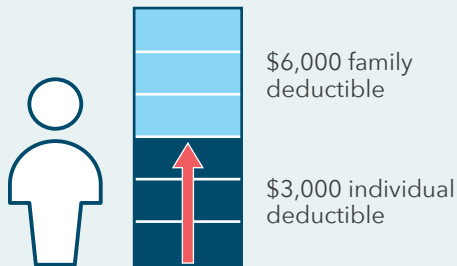


Understanding embedded & non-embedded in HSA compatible plan options

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 health savings account 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 Concordia Plans at 888-927-7526.

Embedded deductibles

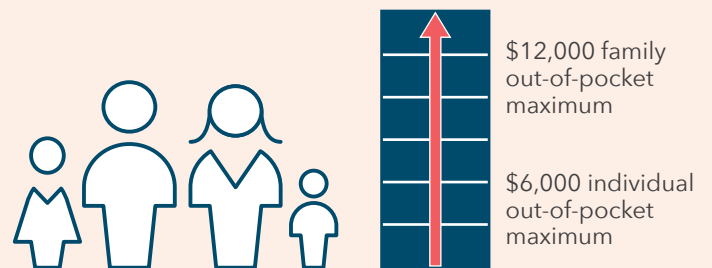
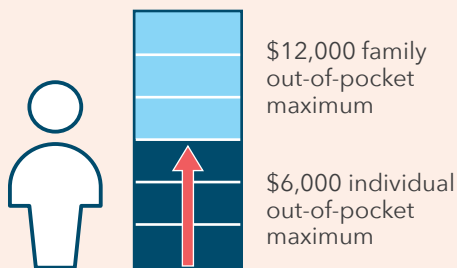


Once one individual meets the \$3,000 deductible, the CHP starts paying **80%*** of the individual's medical costs. The individual pays 20%.

OR

Once a combination of family members meets the \$6,000 deductible, the CHP starts paying **80%*** of a family's medical costs, even if some family members have not met their individual deductible. The family pays 20%.

Embedded out-of-pocket maximums



Once one individual meets the \$6,000 out-of-pocket maximum, the CHP starts paying **100%** of the individual's medical costs.

OR

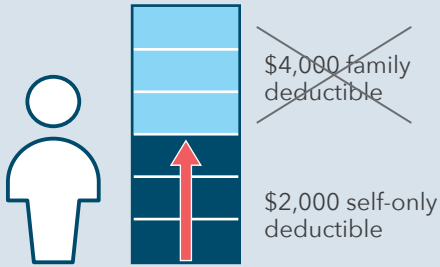
Once the family meets the \$12,000 out-of-pocket maximum, the CHP starts paying **100%** of a family's medical costs, even if some family members have not met their individual out-of-pocket maximum.

Embedded deductibles and embedded out-of-pocket maximums apply to:

- Option HDHP
- Healthy Me HSA C
- Healthy Me HSA D
- Healthy Me HSA E

**Plan pays 100% after an individual or family in Option HDHP meets the individual or family deductible.*

Non-embedded deductibles

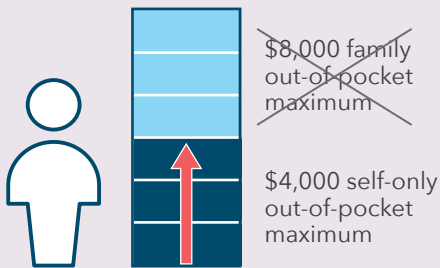


Self-only deductible: Only applies to “Self only” coverage. Once met, the CHP starts paying **80%** of the individual’s medical costs. The individual pays 20%.

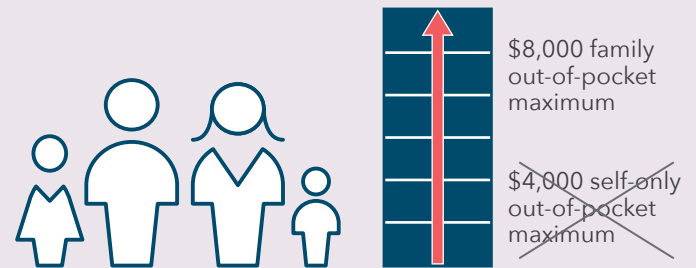


Family deductible: Must collectively meet the family deductible before the CHP starts paying **80%** of the family’s medical costs. The family pays 20%. However, one family member could meet the total family deductible if his or her individual medical expenses reach \$4,000.

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 \$8,000.

Non-embedded deductibles and non-embedded out-of-pocket maximums apply to:

- Healthy Me HSA A
- Healthy Me HSA B
- Whole Health 2000