
The non-embedded deductible is most common in HDHPs.

Non-embedded deductible example: Antonio and his family have a health plan with a non-embedded deductible. The family deductible is \$2,600. Daughter Isabella had acute appendicitis that required surgery costing \$2,300. Antonio sprained his ankle and medical care cost \$400. The combined out-of-pocket expenses from Isabella's and Antonio's medical treatments met the family deductible; any further medical care for anyone in the family will be covered by the insurance company according to the plan benefits.

Regardless of which type of deductible your plan uses, remember that you will need to pay that amount out of pocket before your

insurance will start covering costs. (l)-0 (ur)1 Bp5 of)2 (w)19(b)13(anc)10.7(e w)19(i.7e w)1 by)-2.6)1iw)1 by)-T.pgpc 0 Tw 013ho0.6(l)- wsby osof3)13(m)10.4