



HSA - QUALIFYING PLAN OPTIONS

PREVIOUS HSA PLAN STRUCTURE

	HM 1200-80-3600 (NON-EMBEDDED)	HM 3000-80-5000 (NON-EMBEDDED)
Single		
Deductible	\$1,200	\$3,000
Benefit Percentage	80/20%	80/20%
Max Out-of-Pocket	\$3,600	\$5,000
Family		
Deductible	\$2,400	\$6,000
Embedded Deductible	N/A ¹	N/A ²
Benefit Percentage	80/20%	80/20%
Max Out-of-Pocket	\$7,200	\$10,000

(1) There is no embedded deductible for plans with a family deductible of \$2,400 because, by law, an embedded deductible cannot be less than \$2,400.

(2) The HSA 3000-80-5000 plan qualifies for an embedded deductible, but is not currently administered as such.

NEW FOR 2010-2011

	HM 1200-100-1200 (NON-EMBEDDED)	HE 2400-100-2400 (EMBEDDED)	HE 3000-80-5000 (EMBEDDED)
Single			
Deductible	\$1,200	\$2,400	\$3,000
Benefit Percentage	100/0%	100/0%	80/20%
Max Out-of-Pocket	\$1,200	\$2,400	\$5,000
Family			
Deductible	\$2,400	\$4,800	\$6,000
Embedded Deductible	N/A ¹	\$2,400	\$3,000
Benefit Percentage	100/0%	100/0%	80/20%
Max Out-of-Pocket	\$2,400	\$4,800	\$10,000

(1) There is no embedded deductible for plans with a family deductible of \$2,400 because, by law, an embedded deductible cannot be less than \$2,400.

**ABOUT EMBEDDED/
NON-EMBEDDED
DEDUCTIBLES**

When a member holds an HSA-qualified plan with an embedded deductible, any one member of a family can meet the individual deductible, at which point the plan starts to pay its share of claims. With a non-embedded deductible, the full family deductible amount must be reached by an individual or a combination of family members before MUST pays claims on the plan.