



Providing Employee Benefits and Administration for over 50,000 Small Businesses, Associations and Chambers of Commerce

Fallon Plans with Deductibles

Plan	Is the Family deductible embedded or aggregate?	Are there separate deductibles for in-network versus out-of-network?	Is there a deductible carryover?	The deductible renews (calendar year or policy year)
DC & SC Premium Saver 500	Embedded	n/a	Yes	Calendar
DC & SC Premium Saver 1000	Embedded	n/a	Yes	Calendar
DC & SC Premium Saver 1500	Embedded	n/a	Yes	Calendar
DC & SC Premium Saver 2000	Embedded	n/a	Yes	Calendar
DC & SC Premium Saver 2000/500 I & II	Embedded	n/a	Yes	Calendar
DC & SC HSA Care Choice 1250	Embedded	n/a	No	Calendar
DC & SC HSA Care Choice 2000	Embedded	n/a	No	Calendar
PPO Premium Saver 2000/500	Embedded	No	Yes	Calendar

Tufts

Plan	Is the Family deductible embedded or aggregate?	Are there separate deductibles for in-network versus out-of-network?	Is there a deductible carryover?	The deductible renews (calendar year or policy year)
Advantage HMO 500	Embedded	n/a	Yes	Calendar
Advantage HMO 1000 Opt 1	Embedded	n/a	Yes	Calendar
Advantage HMO 1000 Opt 2	Embedded	n/a	Yes	Calendar
Advantage HMO 2000 Opt 1	Embedded	n/a	Yes	Calendar
Advantage HMO 2000 Opt 2	Embedded	n/a	Yes	Calendar
Advantage PPO	Embedded	No	Yes	Calendar
HSA HMO Saver	Aggregate	n/a	No	April 1 Policy Year
Advantage HMO Select 750	Embedded	n/a	Yes	Calendar
Advantage HMO Select 2000	Embedded	n/a	Yes	Calendar

Neighborhood Health Plans

Plan	Is the Family deductible embedded or aggregate?	Are there separate deductibles for in-network versus out-of-network?	Is there a deductible carryover?	The deductible renews (calendar year or policy year)
NHP Care 1000	Embedded	n/a	No	Calendar
NHP Care Three Select	Embedded	n/a	No	Calendar

United HealthCare

Plan	Is the Family deductible embedded or aggregate?	Are there separate deductibles for in-network versus out-of-network?	Is there a deductible carryover?	The deductible renews (calendar year or policy year)
Traditional Plans				
M9-R	Embedded	*Yes	No	Either
M9-Q	Embedded	*Yes	No	Either
M9-U	Embedded	*Yes	No	Either
M9-T	Embedded	Yes	No	Either
M9-O	Embedded	Yes	No	Either
M9-M	Embedded	Yes	No	Either
M9-V	Embedded	Yes	No	Either
M9-N	Embedded	Yes	No	Either
M9-P	Embedded	Yes	No	Either
M9-S	Embedded	Yes	No	Either
Consumer Driven				
7A-K	Embedded	Yes	No	Either
M9-W	Embedded	Yes	No	Either
M8-F	Aggregate	Yes	No	Either
M8-G	Aggregate	Yes	No	Either

*Only Out of Network has a deductible

Health New England

Plan	Is the Family deductible embedded or aggregate?	Are there separate deductibles for in-network versus out-of-network?	Is there a deductible carryover?	The deductible renews (calendar year or policy year)
HNE Wise Plus (HMO)	*Aggregate	n/a	No	Either
HNE Wise Max (HMO)	*Aggregate	n/a	No	Either
HNE Essential Max (HMO)	Embedded	n/a	No	Either
HNE PPO Focus	Embedded	**Yes	No	Calendar
HNE PPO Complete	Embedded	**Yes	No	Calendar

*Plan deductible is \$2,000 per individual / \$4,000 per family; once any individual on a family plan has paid \$2,200 towards the family deductible the plan will begin to pay benefits for that individual.

**Only Out of Network has a deductible

Harvard Pilgrim Plans

Plan	Is the Family deductible embedded or aggregate?	Are there separate deductibles for in-network versus out-of-network?	Is there a deductible carryover?	The deductible renews (calendar year or policy year)
Best Buy HMO 500	Embedded	n/a	Yes	Calendar
Best Buy HMO 1000	Embedded	n/a	Yes	Calendar
Best Buy HMO 2000	Embedded	n/a	Yes	Calendar
Core Coverage 1500 HMO	Embedded	n/a	No	Calendar
Core Coverage 1750 HMO	Embedded	n/a	No	Calendar
Best Buy HSA PPO 1500 GJ	Aggregate	Yes	No	Calendar
Best Buy HSA PPO 1500 GM	Aggregate	Yes	No	Calendar
Best Buy HSA PPO 2000 GK	Aggregate	Yes	No	Calendar
Best Buy HSA PPO 2000 GN	Aggregate	Yes	No	Calendar
Best Buy HSA PPO 3000 GL	Aggregate	Yes	No	Calendar
Best Buy HSA PPO 3000 GO	Aggregate	Yes	No	Calendar

Deductible Facts:

Definition of deductible: The initial portion of a covered expense that must be paid by the insured person before the insurance policy pays its part of the expense. (For example, if the deductible is \$100, then you must pay the first \$100 of the covered medical costs before the insurance will pay anything at all.)

Definition of embedded deductible: This phrase means that there is an Individual deductible “embedded” or within the family deductible. This is a per person deductible applied to individual family members.

Example: The HP best buy HMO 2000 has a \$2000 single and \$4000 family deductible. Because this plan has an embedded deductible the most any individual within the family would pay is \$2000 before the coverage kicks in. The opposite of an embedded deductible is an aggregate deductible.

Definition of aggregate deductible: No benefits are payable for any individual (within a family) until the entire family deductible is satisfied. The opposite of an aggregate deductible is an embedded deductible.

Definition of deductible carryover: Allows you to apply any deductible amount incurred for covered services during the last 3 months of a year , toward the deductible for the next year .

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