



## Embedded vs. Non-Embedded Deductibles

### What does Embedded deductible and Non-Embedded deductible mean?

Employees covering a spouse and/ or child(ren) on their health plan have family annual deductibles. There are two types of family annual deductibles:

- Embedded Deductibles – includes a separate individual and family deductible
- Non-Embedded Deductible – includes only a family deductible  
(You may hear the term Aggregate used for Non-Embedded.)

### How does this affect Murray State high deductible health plans?

Premium Saver High Deductible Health Plan (HDHP) – Embedded Deductible

Balanced Saver High Deductible Health Plan (HDHP) – Non-Embedded Deductible

This means employees with a family deductible on the **Premium Saver HDHP** may have one family member that meets the **individual annual deductible (\$3,300)** with his or her claims. This family member would move to the co-insurance phase while the other family members' claims continued to accumulate for the **family annual deductible (\$6,600)**.

In contrast employees with a family deductible on the **Balanced Saver HDHP** may have one family member with a large number of claims. The **family annual deductible (\$3,500)** must be met either by the individual family member or a combination of all members on the plan. Once the family deductible is met all members on the plan will move to the co-insurance phase.

### Why did the annual deductible change for the Premium Saver HDHP?

The IRS regulates the minimum amount for annual deductibles on Embedded HDHPs. In 2025, individual annual deductibles must be \$3,300 or higher for the plan to qualify for Embedded HDHP status. The family deductible was increased to \$6,600 in 2025 to keep plan proportion.