

Core Updates: New Deliverables

Closed Captioning on Videos

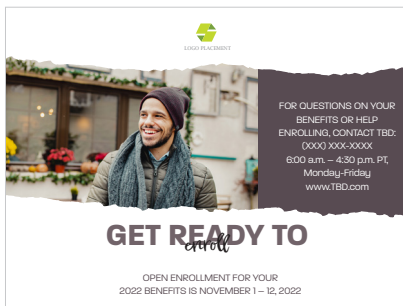


Updated HSA Video for 2023



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Digital Tiles



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Benefit Spot Retirement Button*



Aggregate vs. Embedded Flyer

UNDERSTANDING YOUR PLAN DEDUCTIBLE & OUT-OF-POCKET MAXIMUM

When you cover any family members under your medical plan, your annual deductible and out-of-pocket maximum (OOPM) may be applied differently, depending on your plan.

Aggregate Deductible / OOPM

- All covered family members work together to meet the family's annual OOPM.
- With this coverage, the individual deductible OOPM for larger expenses.
- Once any combination of family members meets the family deductible, the plan's benefits will begin to pay for all family members for the rest of the year.
- Similarly, once any combination of family members meets the family OOPM, the plan will cover 100% of expenses for all family members for the rest of the year.

Example:

- The deductible is \$2,000.
- The employee has a medical expense of \$1,000 for a doctor's visit and will cover the amount in person.
- After the employee's medical expense of \$1,000, the employee has met the deductible.
- Another dependent has a medical expense of \$1,000. The employee's out-of-pocket amount for their share of the family deductible is met.

Embedded Deductible / OOPM

- Each covered family member meets their own individual deductible OOPM.
- Once any one family member meets the individual deductible, the plan benefits will begin to pay for that member.
- Other family members will also begin to meet their individual deductible, and the family deductible has been met. The contribution of family members, the plan's benefits will pay for all family members for the rest of the year.
- Similarly, once any one family member meets their individual OOPM, the plan will cover 100% of expenses for that member and the other family members for the rest of the year.

Example:

- The deductible is \$2,000.
- The employee has a medical expense of \$1,000 for a doctor's visit and will cover the amount in person.
- After the employee's medical expense of \$1,000, the employee has met the deductible.
- The plan will start paying benefits for the employee's medical expenses for the rest of the year.

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Stay tuned for more updates as we continue to roll out piping hot, ready-made deliverables!

*Available for HUB-advised retirement plans only