

# Family vs. Individual Deductible: What's the Difference?

Family plans have both an individual and family deductible.  
**But how exactly does that work?** Let's follow this family of four as an example.

## Sample Plan Details

**DEDUCTIBLE:**  
Individual: \$2,750 | Family: \$5,500  
The amount you owe for health services before your plan begins to help pay.

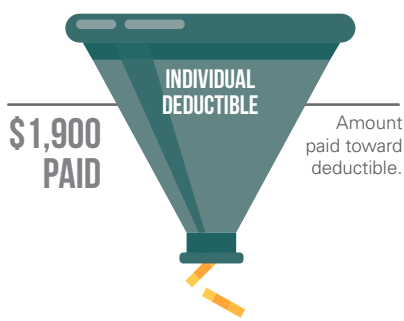
**CO-PAY: \$35**  
A fixed cost you pay for certain services. Does not contribute to deductibles.

**COINSURANCE: 30%**  
A percentage of the cost for a service you pay after you meet your deductible.

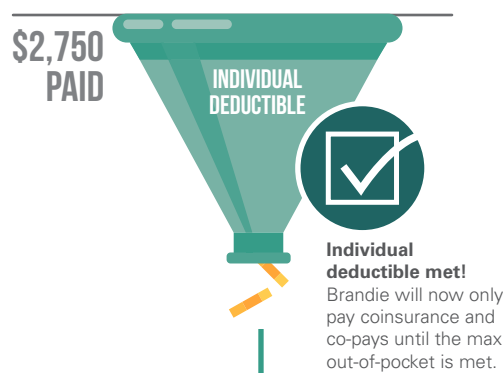
**MAX OUT-OF-POCKET:**  
Individual: \$7,500 | Family: \$15,000  
The maximum amount of money you pay for covered health care services in a plan year, including co-pays and coinsurance.



**Erik** Goes to the emergency room for a simple ankle fracture.



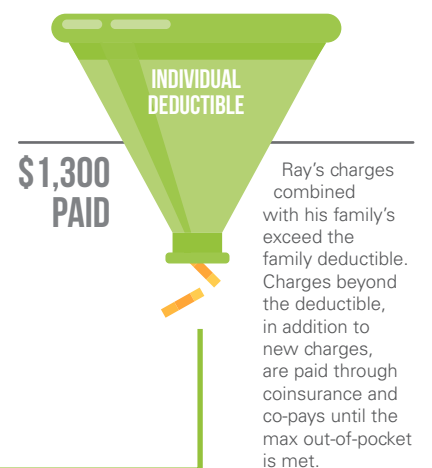
**Brandie** Has a baby with a vaginal delivery with epidural and postpartum care.



**Remi** Goes to urgent care for a 102-degree fever. She gets a prescription.



**Ray** Goes to the ER and is admitted to the hospital for RSV.



Any money paid after meeting the deductible goes toward the maximum out-of-pocket.

**\$5,500**  
Family deductible met!



## All family members are covered!

The entire family will continue to pay coinsurance and co-pays until the maximum out-of-pocket is met.

## Key things to know:



The **family deductible** can be met *without* any members on a family plan meeting their individual deductible.



If two family members reach their **individual maximum out-of-pocket**, all members of the family are covered 100% through the end of the plan year.



The **least you'll pay:** 12 monthly premiums.

The **most you'll pay:** 12 monthly premiums + your family out-of-pocket maximum.