



Health and Wellness 101:

Its important to understand the Deductible and Out-Of-Pocket Maximums maximums of the medical plan.

Embedded Calculation

Individual Limit: All family members’ medical expenses are combined to meet a deductible. There is an individual limit; if one covered member meets the limit, that member move to the co-insurance stage. Same individual limit principle applies for Out-of-Pocket Maximums.

Aggregate Calculation

Combined Expenses: All family members’ medical and prescription expenses are combined to meet a family deductible. The co-insurance insurance starts covering expenses only after the total family deductible is met. Same principle applies for Out-of-Pocket Maximums.

HSA Plan	HSA Plus Plan	PPO Plan
Deductibles		
<p>Employee Only \$5,000</p> <p>Employee + \$10,000 (Embedded/ Individual limit \$5,000)</p>	<p>Employee Only \$2,250</p> <p>Employee + \$4,500 (Aggregate/No individual limit)</p>	<p>Employee Only \$750</p> <p>Employee + \$1,500 (Embedded/\$750 individual limit)</p>
Co-Insurance		
After you have hit your deductible but haven’t met your Out-of-Pocket Maximum.		
Not applicable*	Cummins covers 80% of costs and employees are responsible for 20%	Cummins covers 80% of costs and employees are responsible for 20%
Out-of-Pocket Maximums (OOPM)		
<p>Employee Only* \$5,000</p> <p>Employee +* \$10,000 (Embedded/Individual limit \$5,000)</p> <p>*For the HSA Plan, the Deductible and OOPM are the same. Once you hit your deductible, you’ve hit your OOPM, and in-network covered benefits are covered at 100%.</p>	<p>Employee Only \$4,500 single</p> <p>Employee + \$9,000 (Embedded/\$7,500 individual limit)</p>	<p>Employee Only \$3,250</p> <p>Employee + \$6,500 (Embedded/\$3,250 individual limit)</p>

