

Stacked and Aggregate Deductibles



**BlueCross BlueShield
of Vermont**

An Independent Licensee of the Blue Cross and Blue Shield Association.

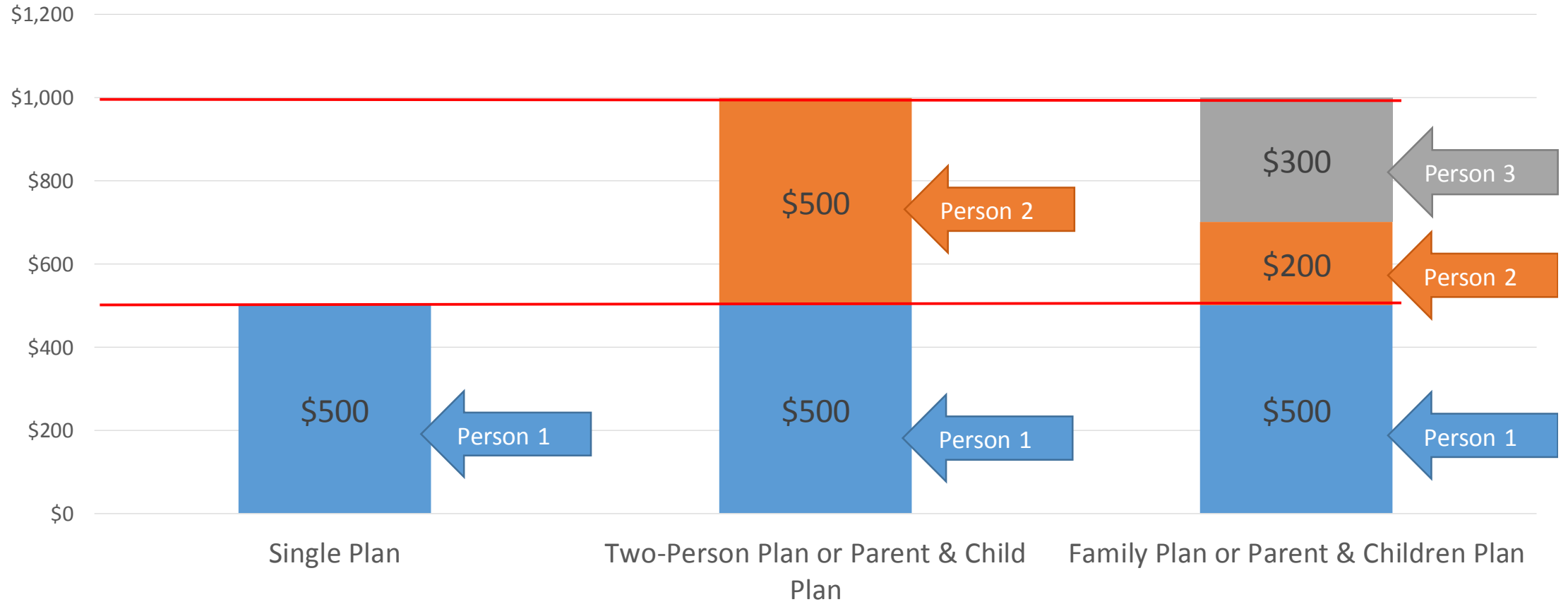
What is a deductible?

Deductible – The amount you must pay toward the cost of specific services each calendar year before BCBSVT-VEHI make payment.

There are two kinds of deductibles: stacked and aggregate. Benefits are paid differently for **members** on two-person or family plans with **stacked** or **aggregate** deductibles:

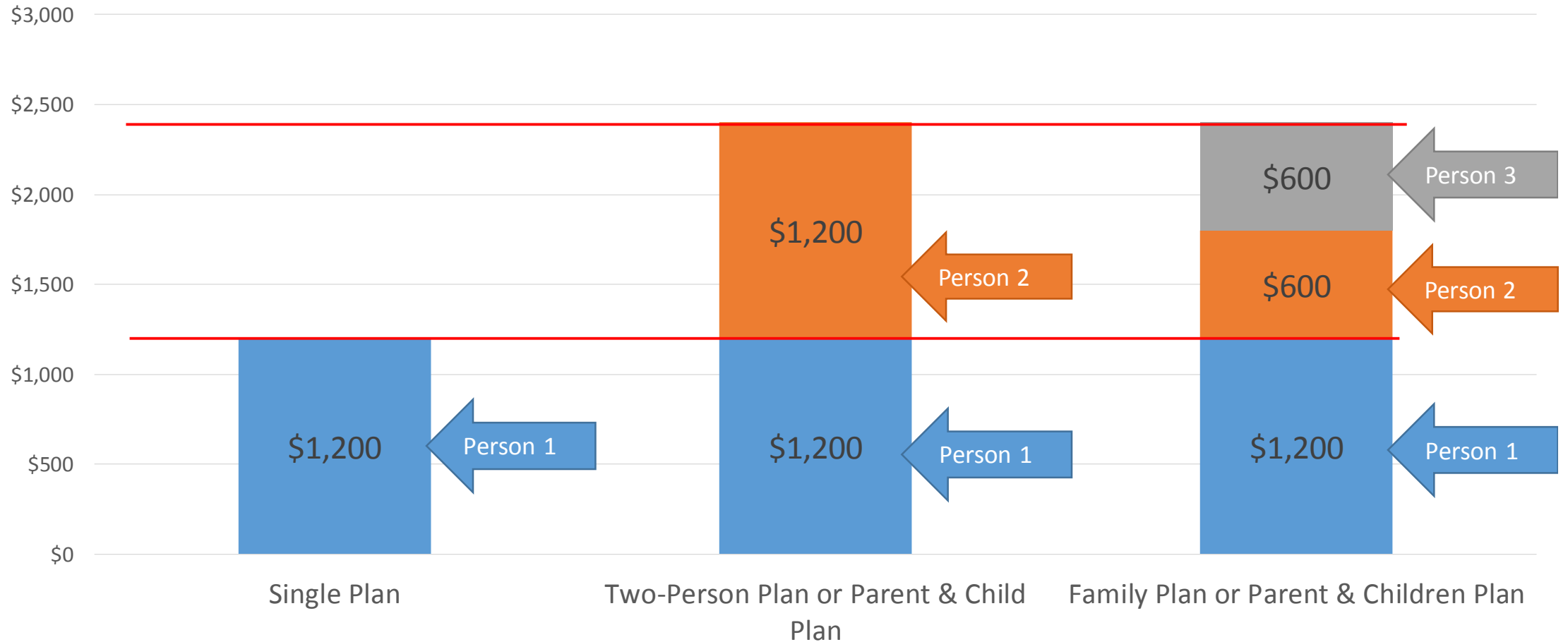
- **Stacked** deductible - Plan pays for an individual once the individual deductible is met, even on a two-person or family plan.
- **Aggregate** deductible - Full single or entire family deductible must be satisfied before benefits are paid.

VEHI Platinum Plan Example (Stacked Deductible)



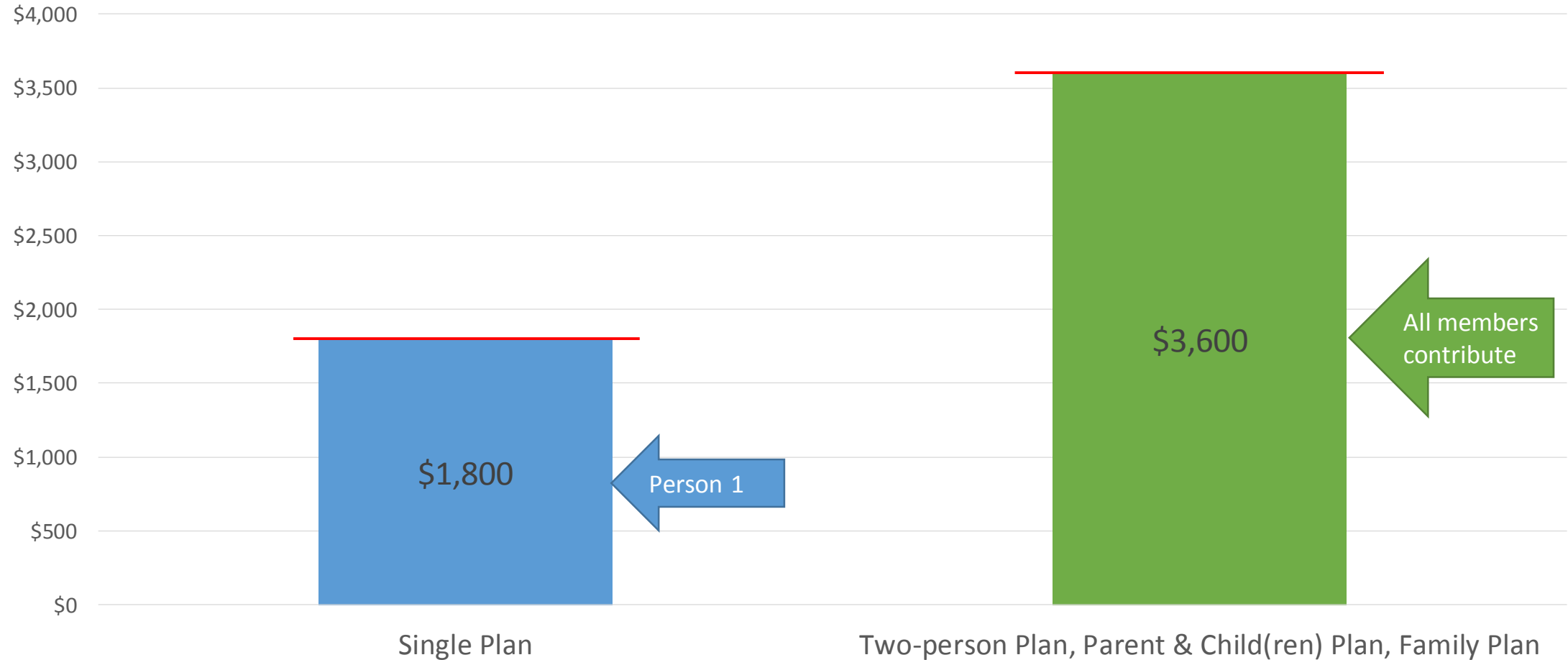
Two-Person, Parent & Child(ren) or Family members can be in any combination amount up to \$1,000, with a cap of \$500 per member

VEHI Gold Plan Example (Stacked Deductible)



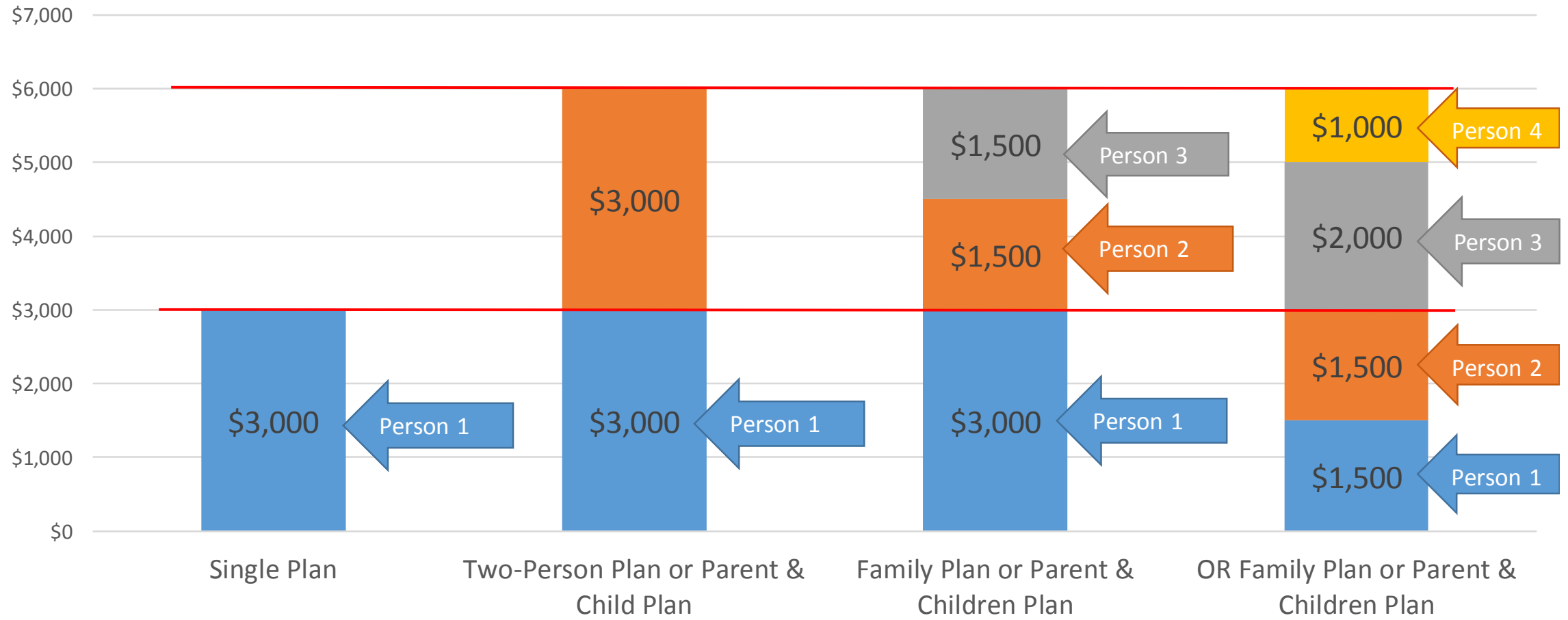
Two-Person, Parent & Child(ren) or Family members can be in any combination amount up to \$2,400, with a cap of \$1,200 per member

VEHI Gold CDHP Plan Example (Aggregate Deductible)



Two-Person, Parent & Child(ren) or Family members can be in any combination amount up to \$3,600, with NO cap per member

VEHI Silver CDHP Example (Stacked Deductible)



Two-Person, Parent & Child(ren) or Family members can be in any combination amount up to \$6,000, with a cap of \$3,000 per member