Let’s get to know our aggregation options

Aggregation is how payments add up and are counted against a member’s deductibles and out-of-pocket maximums (OOPM).

Depending on the plan, aggregation may be determined on an individual or family basis, and these can be different for a plan’s deductible or OOPM. Our plans have individual or blended aggregation. It’s important to understand how these work and how they differ, as it determines who is responsible for paying medical expenses throughout the year. Let’s take a closer look.

Individual Aggregation

Individual aggregation options are often more attractive to families because claims for individuals will be covered when that individual meets their single deductible, regardless of whether or not other family members have met theirs. Each covered family member only needs to satisfy their own individual deductible, not the entire family deductible, before plan benefits kick in.

For plans with individual aggregation, the same rules will apply to OOPM. With individual aggregation, each family member only needs to meet their own individual OOPM before services are covered in full.

If a plan has individual aggregation, the single-deductible level must be equal to or greater than the family deductible minimum for that year, or $3,500 in 2027.

Blended Aggregation

Blended aggregation options typically help keep monthly premiums lower and apply to some of our Deductible HSA plans. Plans with a blended aggregation design apply family aggregation to the deductible and individual aggregation to the OOPM. This means the entire family’s annual deductible must be met by one or any combination of covered members before a copay or coinsurance is applied for any family member.

For plans with blended aggregation, individual aggregation applies to OOPM. This means that each family member only needs to meet their own individual OOPM (often referred to as the single deductible) before services are covered in full.

If a plan has family aggregation, the single-deductible level must be more than or equal to the individual minimum for that year, or $1,750 in 2027.

Let's take a look at an example on the next page

Consider this: Alex and Hailey are on a family plan that includes the following cost shares:

Individual Deductible: **$3,200**
Family Deductible: **$6,400**

Coinsurance: **20%**
(Once deductible is met)

Individual OOPM: **$6,550**

Alex individual

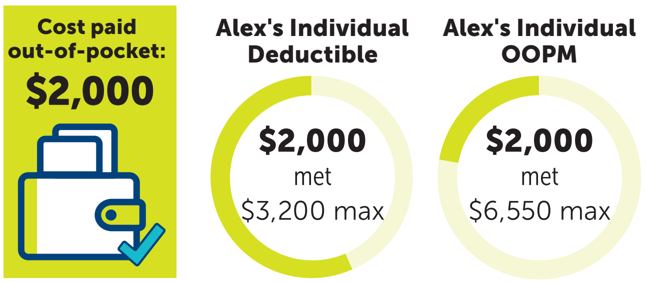
Hailey individual

Both Family

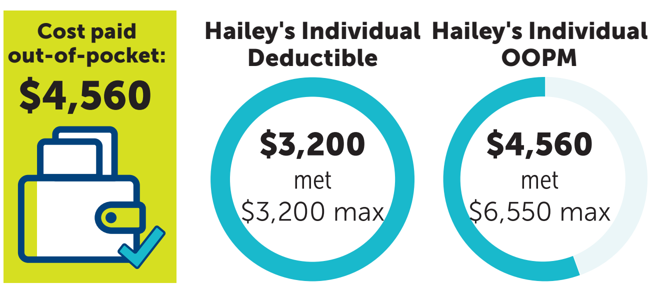
Alex **Hailey**

Individual Aggregation

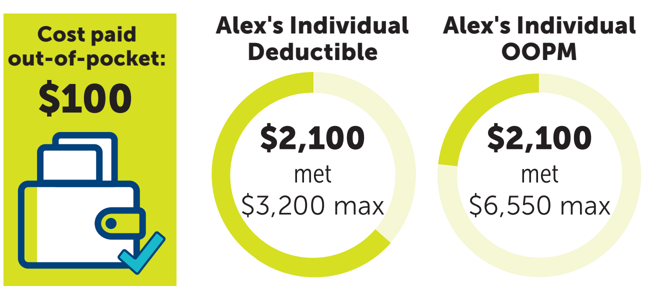
In January, **Alex** needs a minor surgical procedure that costs $2,000. Since this is Alex's first medical expense this year, his individual deductible applies. **He will pay 100% of the costs *($2,000)*.**



In May, **Hailey** is admitted to the hospital for an emergency procedure that costs $10,000. Since this is Hailey's first medical expense this year, her individual deductible applies. **She will pay 100% *($3,200)*** of her deductible **plus 20% coinsurance *($1,360)*** for the remaining balance.



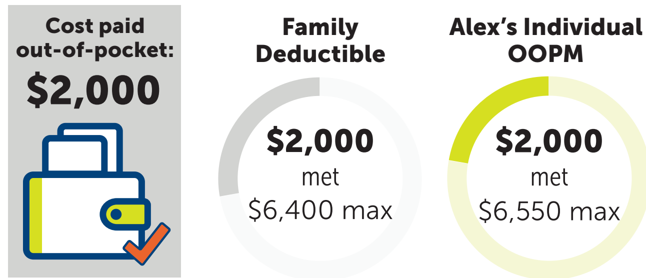
In August, **Alex** visits the doctor, resulting in a $100 charge. Since Alex's deductible has not been met, he will continue to pay toward his individual deductible. He will pay **100% of the costs *($100)*.**



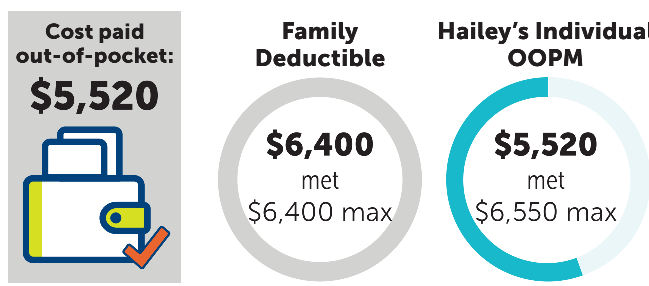
If Alex reaches his deductible, **Univera Healthcare will start paying 80%** of covered expenses. If Hailey and/or Alex reach their individual $6,550 OOPM, their individual covered health care services **will be covered in full by Univera Healthcare.**

Blended Aggregation

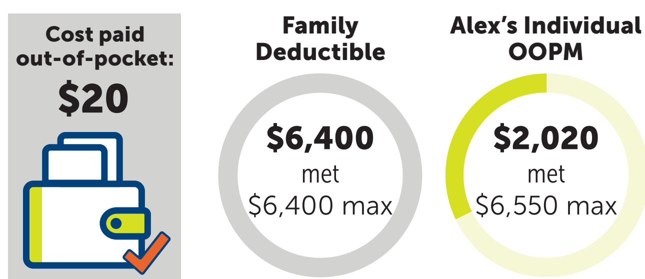
In January, **Alex** needs a minor surgical procedure that costs $2,000. Since this is the family's first medical expense this year, the deductible applies. He will pay **100% of the costs *($2,000)*.**



In May, **Hailey** is admitted to the hospital for an emergency procedure that costs $10,000. Since the family deductible applies, **Hailey will pay 100%** of the first $4,400 to meet the family deductible plus **20% coinsurance *($1,120)*** for the remaining balance.



In August, **Alex** visits the doctor, resulting in a $100 charge. **Since the family deductible has been met, Alex will pay 20% coinsurance *($20)*** of the total allowed cost.



When Hailey and Alex reached their family deductible, Univera Healthcare started paying 80% of covered expenses. If Hailey and/or Alex reach their individual $6,550 OOPM, their individual covered health care services **will be covered in full by Univera Healthcare.**