



OUT-OF-POCKET MAXIMUMS

What is the embedded individual out-of-pocket maximum?

Effective January 1, 2016, plans that have a family out-of-pocket (OOP) limit that is higher than the PPACA individual OOP maximum must apply an "embedded" individual OOP limit for each person enrolled in family coverage. This means:

- Once a person reaches the embedded individual OOP limit, all covered expenses for that person must be reimbursed at 100%, even if the family OOP limit has not been met;
OR
- Once the family OOP limit is reached, the plan must pay 100% of all covered expenses for every covered person regardless of what each person has accumulated in OOP expenses.

For the current out-of-pocket maximum, [click here](#).