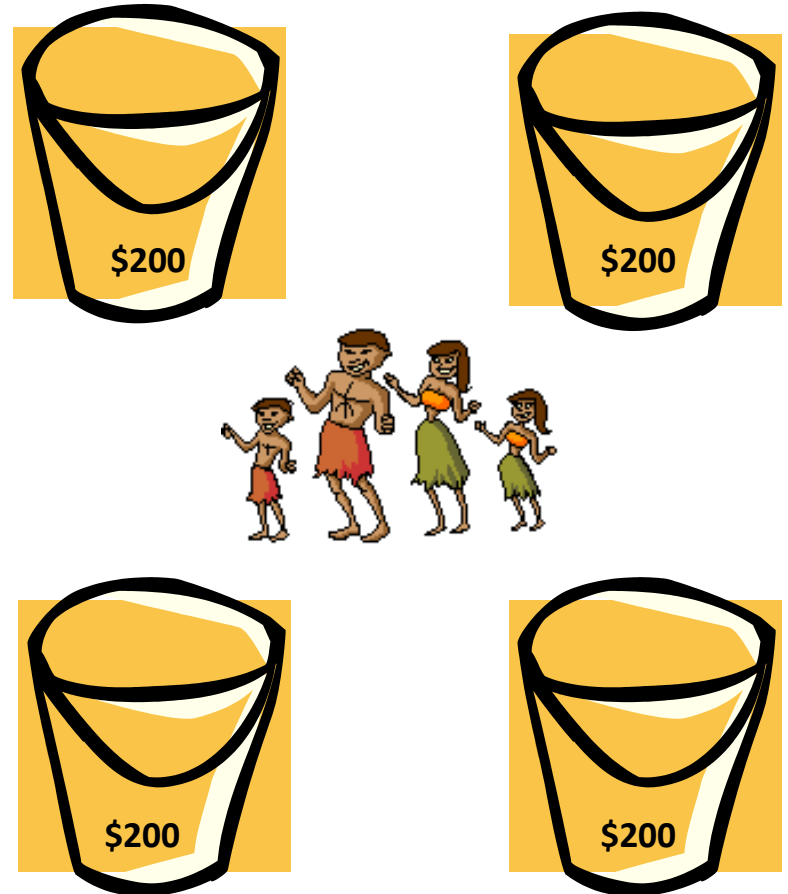


# Non-Stacked



One family, one deductible bucket, no individual bucket

# Stacked



One family, multiple buckets. No family member may contribute more than the individual deductible.