Major Medical with a Corridor Deductible

\$100,100 expenses

The Basic plan would pay first, \$30,000 (first dollar coverage)
The insured then pays the \$100 deductible
The Major Medical opens up & pays \$56,000
Total amount the company paid = \$86,000

Major Medical 80/20

\$100 Deductible

Basic Plan

\$30,000 of benefits