



Association Benefit Program
Medical Plan Comparison(4/1/25 - 3/31/26)

Plan Options	Platinum	Gold	Silver	Bronze	HSA Option
Benefit	BCBS + MedPlus	BCBS + MedPlus	BCBS + MedPlus	In-Network	In-Network
Annual Deductible					
Employee Only	\$250	\$500	\$750	\$5,000	\$3,000
Employee and Family	\$500	\$1,000	\$1,500	\$10,000	\$6,000
MedPlus Benefit*	\$6,550	\$6,300	\$6,050	N / A	N / A
Annual Out-of-Pocket Max (OOP with MedPlus does not include Office Copays and Prescription Drug Copays)**					
Employee Only	\$250	\$500	\$750	\$6,800	\$6,000
Employee and Family	\$500	\$1,000	\$1,500	\$13,600	\$12,000
Physician and Hospital Services					
Coinsurance	100%	100%	100%	80%	80%
Office Visit(Primary/Specialist)	\$45 copay / \$65 copay	\$45 copay / \$65 copay	\$45 copay / \$65 copay	\$45 copay/\$65 copay	80% after deductible
Telemedicine	\$45 copay	\$45 copay	\$45 copay	\$45 copay	\$55 copay
Hospital Inpatient	100% after deductible	100% after deductible	100% after deductible	80% after CYD	80% after deductible
Outpatient Surgery	100% after deductible	100% after deductible	100% after deductible	80% after CYD	80% after deductible
Outpatient Lab/X-Ray	100% after deductible	100% after deductible	100% after deductible	80% after CYD	80% after deductible
Physician Surgery, Anesthesia & Maternity Care	100% after deductible	100% after deductible	100% after deductible	80% after CYD	80% after deductible
Outpatient Diagnostics	100% after deductible	100% after deductible	100% after deductible	80% after CYD	80% after deductible
Emergency Room (Emergency Use Only)	100% after deductible	100% after deductible	100% after deductible	80% after CYD	80% after deductible
Routine/Preventative	100%	100%	100%	100%	100%
Prescription Drug Copays					
Tier 1	\$15 copay	\$15 copay	\$15 copay	\$15 copay	\$15 copay after deductible
Tier 2	\$60 copay	\$60 copay	\$60 copay	\$60 copay	\$50 copay after deductible
Tier 3	\$100 copay	\$100 copay	\$100 copay	\$100 copay	\$75 copay after deductible
Tier 4 (Specialty)	\$425 copay	\$425 copay	\$425 copay	\$425 copay	\$395 copay after deductible
Monthly Premium Rates					
	Rates	Rates	Rates	Rates	Rates
Employee	\$623.27	\$610.92	\$599.20	\$502.42	\$543.81
Employee + Spouse	\$1,288.12	\$1,260.97	\$1,235.15	\$1,014.74	\$1,102.48
Employee + Children	\$1,056.09	\$1,033.22	\$1,011.55	\$827.19	\$897.96
Family	\$1,798.69	\$1,760.99	\$1,725.44	\$1,417.27	\$1,541.41

*Med Plus Benefit does not include physician office visit copays or prescription drug copays.

**This is summary of plan descriptions. Please see full plan docs in complinace section for full benefit descriptions.

***HSA Contribution Limits 2025: \$4,300 Self Only / \$8,550 Family