

2026 Medical Plan Options

You can choose from four different medical plan design options. The table below summarizes the **in-network benefits** for the four plans in 2026. Please note that the out-of-pocket maximums shown include the deductible amounts for the medical plans.

Health Plan 1 is a high deductible health plan and is the only medical plan that is compatible with a Health Savings Account (HSA).

Plan Provision	Health Plan 1	Health Plan 2	Health Plan 3	
Annual Deductible				
Employee Only	\$7,000	\$5,000	\$3,000	
Employee + Spouse / Child(ren) or Family	\$14,000 ¹	\$9,000	\$5,000	
Annual Medical Total Combined Out-of-Pocket Maximum (includes deductible amount)				
Employee Only	\$8,300		\$7,000	
Employee + Spouse / Child(ren) or Family	\$16,600 ²		\$14,000	
Coinsurance Percentage	70%		80%	
Office Visit	70% after deductible		100% after \$30 copay	
MDLIVE Virtual Visits	70% after deductible		\$10 copay	
Inpatient Admission	70% after deductible		\$500 copay plus 80% after deductible	
Outpatient Surgery	70% after deductible		80% after deductible	
Wellness Care		100%, no deductible		
Emergency Room – Emergent Visit	70% after deductible		80% after deductible	
Emergency Room – Non-emergent Visit	60% after deductible		70% after deductible	
Lifetime Maximum		Unlimited		

¹ If an employee covers two or more dependents, the deductible is met when the aggregate of individual deductible amounts meets the family amount.

² The combined annual deductible and annual out-of-pocket maximum cannot exceed \$8,300 for any one family member.

Please note: Pricing for out-of-network claims aligns with Medicare's pricing or allowance (not "usual and customary" charges)

Out-of-network benefits

All four plans include benefits for out-of-network care, although you will pay much less if you use in-network providers.