

2026

BENEFITS

HEALTH PLAN COMPARISON

	CORE PPO PLAN					HEALTH INVESTMENT PLAN			
Weekly Premiums	EMP	EMP/SP	EMP/CH	EMP/SP/CH	EMP	EMP/SP	EMP/CH	EMP/SP/CH	
Medical/Rx	\$11.99	\$50.57	\$44.50	\$68.48	\$41.96	\$101.14	\$89.00	\$136.97	
Deductible	In-Network				In-Network				
Individual	\$4,000				\$2,000				
2 Individuals	\$8,000				\$3,400				
3+ Individuals	\$8,000				\$4,000				
Out-of-Pocket Max (includes deductible)									
Individual	\$7,000				\$4,000				
2 Individuals	\$14,000				\$7,000				
3+ Individuals	\$14,000				\$8,000				
Office Visits & Specialist									
Preventive-Care Visit	Covered 100%				Covered 100%				
PCP Office Visit	\$40 copay				80% after deductible				
Virtual PCP Office Visit	Covered 100%				Covered 100%				
Specialists Office Visit	\$60 copay				80% after deductible				
Emergency & Hospitalization									
Inpatient Hospital	70% after deductible				80% after deductible				
Emergency Room	70% after deductible				80% after deductible				
Urgent Care	\$75 copay				80% after deductible				
Prescriptions									
Preventive Medications (Blood Pressure and Cholesterol Lowering)	Subject to copay below				Covered 100%				
Generic	\$10 copay				\$10 copay after deductible				
Preferred	30% - \$25/\$75				30% - \$25/\$75 after deductible				
Non-Preferred	50% - \$50/\$100				50% - \$50/\$100 after deductible				
Specialty Medications	50% to \$250 copay				50% to \$250 copay after deductible				
Retail 90-Day Supply and Mail Order	90-Day Supply								
Preventive Medications (Blood Pressure and Cholesterol Lowering)	Subject to copay below				Covered 100%				
Generic	\$25 copay				\$25 copay after deductible				
Preferred	30% - \$62.50 min/\$187.50 max				30% - \$62.50 min/\$187.50 max after deductible				
Non-Preferred	50% - \$125 min/\$250 max				50% - \$125 min/\$250 max after deductible				



