

Health Insurance

The following chart summarizes the medical and prescription drug plans available for 2026.

Services	\$750 PPO Plan		\$1500 PPO Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible* (Individual/Family)	\$750/\$1,500	\$3,000/\$6,000	\$1,500/\$3,000	\$3,000/\$6,000
Coinsurance (Plan pays/Member pays)	90%/10%	50%/50%	80%/20%	50%/50%
Coinsurance Maximum	\$250/\$500	\$1,250/\$2,500	\$2,000/\$4,000	\$5,000/\$10,000
Total Max Out-of-Pocket (Individual/Family)	\$9,200/\$18,400	Not Applicable	\$9,200/\$18,400	Not Applicable
Primary Care Visit	\$15 copay	50% after deductible	\$15 copay	50% after deductible
Specialist Care Visit	\$35 copay	50% after deductible	\$35 copay	50% after deductible
Urgent Care Visit	\$35 copay	50% after deductible	\$75 copay	50% after deductible
Teladoc Medical Visit	\$0 copay	Not covered	\$0 copay	Not covered
Teladoc Mental Health Visit	\$0 copay	Not covered	\$0 copay	Not covered
Emergency Room Visit	\$250 copay - waived if admitted		\$250 copay - waived if admitted	
Preventive Care	100%	50% after deductible	100%	50% after deductible
Inpatient Hospital	10% after deductible	50% after deductible	20% after deductible	50% after deductible
Outpatient Facility	10% after deductible	50% after deductible	20% after deductible	50% after deductible
Outpatient Diagnostic Testing	10% after deductible	50% after deductible	20% after deductible	50% after deductible
Inpatient Mental Health	10% after deductible	50% after deductible	20% after deductible	50% after deductible
Office Visit Mental Health	\$15 copay	50% after deductible	\$15 copay	50% after deductible
Therapy (PT/OT/Speech)	\$35 copay	50% after deductible	\$35 copay	50% after deductible
Retail Pharmacy Generic Formulary Brand Non-Formulary Brand Specialty (30-day supply)	Retail / Mail \$15 copay / \$30 copay \$30 copay / \$60 copay \$60 copay / \$120 copay \$30 Copay		Retail / Mail 10% coinsurance 30% coinsurance 50% coinsurance 30% coinsurance	

***See page 8 for information on the Health Reimbursement Account (HRA) that reimburses part of your annual deductible.**