

Services	2025 - 70/30	2026 - Standard PPO	Change in Plan	2025 - 80/20	2026 - Plus PPO	Change in Plan
	Single/Family	Single/Family		Single/Family	Single/Family	
Annual Deductible	\$1,500 / \$4,500	\$3,000 / \$9,000	\$1,500 increase for Single / \$4,500 increase for Family	\$1,250 / \$3,750	\$1,500 / \$4,500	\$250 increase for single / \$750 increase for family
Out-of-Pocket Maximum (Combined Medical and Pharmacy)	\$5,900 / \$16,300	\$6,500 / \$16,300	\$600 increase for Single / No change for Family	\$4,890 / \$14,670	\$5,000 / \$15,000	\$110 increase for Single / \$330 increase for Family
In-Patient Hospital / Emergency Room	\$337 +ded/coins	\$600 +ded/coins	\$263 increase	\$300 +ded/coins	\$500 +ded/coins	\$200 increase
Out-Patient Surgical Copay	ded/coins	\$350 +ded/coins	\$350 increase	ded/coins	\$300 +ded/coins	\$300 increase
Primary Care Provider Office Visit	\$45 / \$30 / CPP \$0	\$50 / \$40 / \$15*	\$5 / \$10 / \$15 increase	\$25 / \$10 / CPP \$0	\$40 / \$30 / \$10*	\$15 / \$20 / \$10 increase
Specialist Visits	\$94 / CPP \$47	\$94 / \$50*	no change / \$3 increase	\$80 / CPP \$40	\$80 / \$40*	no change
Behavioral Health Provider	\$45 / CPP \$0	\$15	\$30 decrease / \$15 increase	\$25 / CPP \$0	\$10	\$15 decrease / \$10 increase
Speech, Occupational, Chiropractic and Physical Therapy	\$72 / CPP \$36	\$62	\$10 decrease / \$26 increase	\$52 / CPP \$26	\$42	\$10 decrease / \$16 increase
Rx Tier 1	\$16	\$25	\$9 increase	\$5	\$15	\$10 increase
Rx Tier 2	\$47	\$75	\$28 increase	\$30	\$55	\$25 increase
Rx Tier 4	\$200	\$200	no change	\$100	\$100	no change
Rx Tier 5	\$350	\$600**	\$250 increase	\$250	\$500**	\$250 increase
Actuarial Value	79.8%	74.8%	5% decrease	84.6%	81.5%	3.1% decrease
Active Average Premium	\$25	\$40	\$15 increase	\$50	\$100	\$50 increase

Employee Pay < \$50,000				
Standard PPO (Formerly 70/30)				
Coverage Tier	Current Monthly Rate	New Monthly Rate	+/- Monthly	2026 SHP Annual Rate
Employee Only	\$25	\$35	\$10	\$420
Employee + Child(ren)	\$218	\$185	(\$33)	\$2,220
Employee + Spouse	\$590	\$575	(\$15)	\$6,900
Employee + Family	\$598	\$575	(\$23)	\$6,900
Plus PPO (Formerly 80/20)				
Coverage Tier	Current Monthly Rate	New Monthly Rate	+/- Monthly	2026 SHP Annual Rate
Employee Only	\$50	\$66	\$16	\$792
Employee + Child(ren)	\$305	\$276	(\$29)	\$3,312
Employee + Spouse	\$700	\$746	\$46	\$8,952
Employee + Family	\$720	\$746	\$26	\$8,952

Employee Pay \$50,001 - \$65,000				
Standard PPO (Formerly 70/30)				
Coverage Tier	Current Monthly Rate	New Monthly Rate	+/- Monthly	2026 SHP Annual Rate
Employee Only	\$25	\$50	\$25	\$600
Employee + Child(ren)	\$218	\$200	(\$18)	\$2,400
Employee + Spouse	\$590	\$590	\$0	\$7,080
Employee + Family	\$598	\$590	(\$8)	\$7,080
Plus PPO (Formerly 80/20)				
Coverage Tier	Current Monthly Rate	New Monthly Rate	+/- Monthly	2026 SHP Annual Rate
Employee Only	\$50	\$94	\$44	\$1,128
Employee + Child(ren)	\$305	\$305	\$0	\$3,660
Employee + Spouse	\$700	\$774	\$74	\$9,288
Employee + Family	\$720	\$774	\$54	\$9,288

Employee Pay \$65,001 - \$90,000				
Standard PPO (Formerly 70/30)				
Coverage Tier	Current Monthly Rate	New Monthly Rate	+/- Monthly	2026 SHP Annual Rate
Employee Only	\$25	\$65	\$40	\$780
Employee + Child(ren)	\$218	\$215	(\$3)	\$2,580
Employee + Spouse	\$590	\$605	\$15	\$7,260
Employee + Family	\$598	\$605	\$7	\$7,260
Plus PPO (Formerly 80/20)				
Coverage Tier	Current Monthly Rate	New Monthly Rate	+/- Monthly	2026 SHP Annual Rate
Employee Only	\$50	\$122	\$72	\$1,464
Employee + Child(ren)	\$305	\$332	\$27	\$3,984
Employee + Spouse	\$700	\$802	\$102	\$9,624
Employee + Family	\$720	\$802	\$82	\$9,624

Employee Pay >\$90,000				
Standard PPO (Formerly 70/30)				
Coverage Tier	Current Monthly Rate	New Monthly Rate	+/- Monthly	2026 SHP Annual Rate
Employee Only	\$25	\$80	\$55	\$960
Employee + Child(ren)	\$218	\$230	\$12	\$2,760
Employee + Spouse	\$590	\$620	\$30	\$7,440
Employee + Family	\$598	\$620	\$22	\$7,440
Plus PPO (Formerly 80/20)				
Coverage Tier	Current Monthly Rate	New Monthly Rate	+/- Monthly	2026 SHP Annual Rate
Employee Only	\$50	\$160	\$110	\$1,920
Employee + Child(ren)	\$305	\$370	\$65	\$4,440
Employee + Spouse	\$700	\$840	\$140	\$10,080
Employee + Family	\$720	\$840	\$120	\$10,080