

Smart Plans

Smart Plans are a way to save time and money while still receiving the best in health care coverage. By pooling resources and providing a consistency of benefits, we can all be better together and achieve stability and affordability when it comes to health insurance benefits.

Smart Plans are Simple:

Pick and choose from eight plans:

- Five deductible levels available
- Coinsurance ranges from 80% to 100% after deductible
- All plans are HSA-qualified and include free coverage for preventative prescriptions

Smart Plans are Valuable:

Important first-dollar coverage on all plans, including:

- On-site biometric screenings and routine physicals
- Minimal out-of-pocket expense

Smart Plans are Strategic:

Make strategic choices for your employee benefit plan:

- Choose from open-access or high-value networks, or offer both
- Build a wellness program to fit your entity
- Use population health management to control costs

Get smart with our Smart Plans

Choose up to four plans.

About our 2026 Smart Plans

	Plan 1: <i>100% after Min Ded per Single</i>	Plan 1.5: * <i>100% after Ave Min Ded Single/Family</i>	Plan 2: <i>80% after Min Ded per Single</i>	Plan 3: <i>100% after Min Ded per Family</i>	Plan 4: <i>80% after Min Ded per Family</i>	Plan 5: <i>100% after Max Contrib per Single</i>	Plan 6: <i>80% after Max Contrib per Single</i>	Plan 7: <i>100% after Ded same as Plan 6 OOP</i>	Plan 8: <i>100% after Max OOP per Single</i>
Actuarial Value ¹	88.1%	83.9%	82.8%	80.7%	76.4%	77.3%	73.4%	71.7%	66.9%
Deductible per Single ²	\$1,700	\$2,600	\$1,700	\$3,400	\$3,400	\$4,400	\$4,400	\$6,400	\$8,500
Deductible per Family Person ⁴	\$3,400	\$5,200	\$3,400	\$3,400	\$3,400	\$4,400	\$4,400	\$6,400	\$8,500
Deductible per Family Total ⁴	\$3,400	\$5,200	\$3,400	\$6,800	\$6,800	\$8,800	\$8,800	\$12,800	\$17,000
% Paid by Plan after deductible ³	100%	100%	80%	100%	80%	100%	80%	100%	100%
Out-of-Pocket Max per Single	\$1,700	\$2,600	\$3,700	\$3,400	\$5,400	\$4,400	\$6,400	\$6,400	\$8,500
Out-of-Pocket Max Family Person	\$3,400	\$5,200	\$7,400	\$3,400	\$5,400	\$4,400	\$6,400	\$6,400	\$8,500
Out-of-Pocket Max per Family Total	\$3,400	\$5,200	\$7,400	\$6,800	\$10,800	\$8,800	\$12,800	\$12,800	\$17,000
Embedded or non-embedded deductible ⁴	Non-embedded	Non-embedded	Non-embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
Creditable for Part D Medicare?	yes	yes	yes	yes	yes	yes	yes	no	no

¹Actuarial values approximate the percentage of claims that are expected to be paid by the plan for a given population, based on applying the scheduled benefits against the claims experience of a large national population. Actuarial values are calculated using the 2026 ACA AV calculator. Actuarial values will increase significantly with even modest amounts of employer contributions to HSAs, HRAs, or VEBAs.

²Deductible need not be met first to receive benefits for preventive prescriptions on all Smart Plans; instead, copays of either \$0 for generic or \$50 for brand name drugs on the approved list will apply.

³After deductibles on all Smart Plans, the plan pays either 80% or 100% of the cost of qualifying care received.

⁴Family plans have either an embedded or non-embedded deductible. Embedded includes an individual deductible and family deductible. Non-embedded includes a family deductible only.

* Smart Plan 1.5 will be labeled as Smart Plan 9 in plan materials.

No funny business

No one likes surprises when it comes to health insurance. Smart Plans are inflation-adjusted, meaning there's no need to negotiate changes in deductibles. Plan values remain constant and stable – something we can all appreciate.

Year	Minimum Deductible per Single	Minimum Deductible per Family	Maximum Out-of-Pocket per Single	Maximum Out-of-Pocket per Family	Maximum Contribution per Single	Maximum Contribution per Family	Maximum Catchup per age 55+
2004	\$1,000	\$2,000	NA	NA	\$2,600	\$5,200	\$500
2005	\$1,000	\$2,000	NA	NA	\$2,650	\$5,300	\$600
2006	\$1,050	\$2,100	NA	NA	\$2,700	\$5,400	\$700
2007	\$1,100	\$2,200	\$5,500	\$11,000	\$2,850	\$5,700	\$800
2008	\$1,100	\$2,200	\$5,600	\$11,200	\$2,900	\$5,800	\$900
2009	\$1,150	\$2,300	\$5,800	\$11,600	\$3,000	\$6,000	\$1,000
2010	\$1,200	\$2,400	\$5,950	\$11,900	\$3,050	\$6,100	\$1,000
2011	\$1,200	\$2,400	\$5,950	\$11,900	\$3,050	\$6,100	\$1,000
2012	\$1,200	\$2,400	\$6,050	\$12,100	\$3,100	\$6,200	\$1,000
2013	\$1,250	\$2,500	\$6,250	\$12,500	\$3,250	\$6,500	\$1,000
2014	\$1,250	\$2,500	\$6,350	\$12,700	\$3,300	\$6,600	\$1,000
2015	\$1,300	\$2,600	\$6,450	\$12,900	\$3,350	\$6,700	\$1,000
2016	\$1,300	\$2,600	\$6,550	\$13,100	\$3,350	\$6,700	\$1,000
2017	\$1,300	\$2,600	\$6,550	\$13,100	\$3,400	\$6,800	\$1,000
2018	\$1,350	\$2,700	\$6,650	\$13,300	\$3,450	\$6,900	\$1,000
2019	\$1,350	\$2,700	\$6,750	\$13,500	\$3,500	\$7,000	\$1,000
2020	\$1,400	\$2,800	\$6,900	\$13,800	\$3,550	\$7,100	\$1,000
2021	\$1,400	\$2,800	\$7,000	\$14,000	\$3,600	\$7,200	\$1,000
2022	\$1,400	\$2,800	\$7,050	\$14,100	\$3,650	\$7,300	\$1,000
2023	\$1,500	\$3,000	\$7,500	\$15,000	\$3,850	\$7,700	\$1,000
2024	\$1,600	\$3,200	\$8,050	\$16,100	\$4,150	\$8,300	\$1,000
2025	\$1,650	\$3,300	\$8,300	\$16,600	\$4,300	\$8,550	\$1,000
2026	\$1,700	\$3,400	\$8,500	\$17,000	\$4,400	\$8,750	\$1,000
Forecast for next 5 years, trending based on prior 5 years							
2027	\$1,800	\$3,600	\$9,000	\$18,000	\$4,600	\$9,200	\$1,000
2028	\$1,800	\$3,600	\$9,400	\$18,800	\$4,900	\$9,800	\$1,000
2029	\$1,900	\$3,800	\$9,900	\$19,800	\$5,200	\$10,400	\$1,000
2030	\$2,000	\$4,000	\$10,500	\$21,000	\$5,500	\$11,000	\$1,000
2031	\$2,100	\$4,200	\$11,000	\$22,000	\$5,800	\$11,600	\$1,000

Plan	Plan Provision	2026	2027	2028	2029	2030	2031
1	Ded/single	\$1,700	\$1,800	\$1,800	\$1,900	\$2,000	\$2,100
	Ded/family	\$3,400	\$3,600	\$3,600	\$3,800	\$4,000	\$4,200
	OOP/single	\$1,700	\$1,800	\$1,800	\$1,900	\$2,000	\$2,100
	OOP/family	\$3,400	\$3,600	\$3,600	\$3,800	\$4,000	\$4,200
2	Ded/single	\$1,700	\$1,800	\$1,800	\$1,900	\$2,000	\$2,100
	Ded/family	\$3,400	\$3,600	\$3,600	\$3,800	\$4,000	\$4,200
	OOP/single	\$3,700	\$3,800	\$3,800	\$3,900	\$4,000	\$4,100
	OOP/family	\$7,400	\$7,600	\$7,600	\$7,800	\$8,000	\$8,200
3	Ded/single	\$3,400	\$3,600	\$3,600	\$3,800	\$4,000	\$4,200
	Ded/family	\$6,800	\$7,200	\$7,200	\$7,600	\$8,000	\$8,400
	OOP/single	\$3,400	\$3,600	\$3,600	\$3,800	\$4,000	\$4,200
	OOP/family	\$6,800	\$7,200	\$7,200	\$7,600	\$8,000	\$8,400
4	Ded/single	\$3,400	\$3,600	\$3,600	\$3,800	\$4,000	\$4,200
	Ded/family	\$6,800	\$7,200	\$7,200	\$7,600	\$8,000	\$8,400
	OOP/single	\$5,400	\$5,600	\$5,600	\$5,800	\$6,000	\$6,200
	OOP/family	\$10,800	\$11,200	\$11,200	\$11,600	\$12,000	\$12,400
5	Ded/single	\$4,400	\$4,600	\$4,900	\$5,200	\$5,500	\$5,800
	Ded/family	\$8,800	\$9,200	\$9,800	\$10,400	\$11,000	\$11,600
	OOP/single	\$4,400	\$4,600	\$4,900	\$5,200	\$5,500	\$5,800
	OOP/family	\$8,800	\$9,200	\$9,800	\$10,400	\$11,000	\$11,600
6	Ded/single	\$4,400	\$4,600	\$4,900	\$5,200	\$5,500	\$5,800
	Ded/family	\$8,800	\$9,200	\$9,800	\$10,400	\$11,000	\$11,600
	OOP/single	\$6,400	\$6,600	\$6,900	\$7,200	\$7,500	\$7,800
	OOP/family	\$12,800	\$13,200	\$13,800	\$14,400	\$15,000	\$15,600
7	Ded/single	\$6,400	\$6,600	\$6,900	\$7,200	\$7,500	\$7,800
	Ded/family	\$12,800	\$13,200	\$13,800	\$14,400	\$15,000	\$15,600
	OOP/single	\$6,400	\$6,600	\$6,900	\$7,200	\$7,500	\$7,800
	OOP/family	\$12,800	\$13,200	\$13,800	\$14,400	\$15,000	\$15,600
8	Ded/single	\$8,500	\$9,000	\$9,400	\$9,900	\$10,500	\$11,000
	Ded/family	\$17,000	\$18,000	\$18,800	\$19,800	\$21,000	\$22,000
	OOP/single	\$8,500	\$9,000	\$9,400	\$9,900	\$10,500	\$11,000
	OOP/family	\$17,000	\$18,000	\$18,800	\$19,800	\$21,000	\$22,000

*Note: This chart estimates what the key plan provisions will be for our Smart plans for the next 5 years, based on our projection of what the IRS will establish for HSA and HDHP limits in the corresponding years.

