



Smart Plans

Get Smart with 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 up to four plans from our 18 plan/network options:

- Five deductible levels available
- Coinsurance ranges from 80% to 100% after deductible
- All plans include free coverage for preventative prescriptions
- Two networks available

Smart Plans are Valuable:

Important first-dollar coverage on all plans, including:

- On-site biometric screenings and routine physicals
- Minimal out-of-pocket expense
- Telehealth copay for urgent care or mental health

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
- All plans are HSA qualified

Get smart with our Smart Plans

Choose up to four plans.

About our 2027 Smart Plans

	Plan 1: <i>100% after Min Ded per Single</i>	Plan 2: <i>Single Value Min Ded per Single</i>	Plan 3: <i>100% after Min Ded per Family</i>	Plan 4: <i>Family Value Min Ded per Family</i>	Plan 5: <i>100% after Max Contrib per Single</i>	Plan 6: <i>Saver Value Max Contrib per Single</i>	Plan 7: <i>Min Value 1 Ded same as Plan 6 OOP</i>	Plan 8: <i>Min Value 2 Max OOP per Single</i>	Plan 9: <i>100% after Avg Min Ded Single/Family</i>
No Surprises: How HSA Index Impacts Annual Plan Design Changes	<i>Lowest single ded and OOP allowed for single HSAs</i>	<i>Lowest single ded for single HSAs; also \$2k add'l OOP</i>	<i>Lowest single ded and OOP allowed for family HSAs</i>	<i>Lowest single ded for family HSAs; also \$2k add'l OOP</i>	<i>Ded and OOP equals max HSA contrib for singles</i>	<i>Ded equals max HSA contrib for singles; also \$2k add'l OOP</i>	<i>Single ded and OOP equals max single contrib + \$2k</i>	<i>Highest single ded and OOP allowed for HSAs</i>	<i>Avg of single/family min ded for HSAs (round nearest \$50)</i>
Medical Deductible per Single ²	\$1,750	\$1,750	\$3,500	\$3,500	\$4,500	\$4,500	\$6,500	\$8,700	\$2,650
Embedded or non-embedded ded ⁴	Non-embedded	Non-embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Non-embedded
Medical Ded per Family Person ⁴	\$3,500	\$3,500	\$3,500	\$3,500	\$4,500	\$4,500	\$6,500	\$8,700	\$5,300
Medical Ded per Family Total ⁴	\$3,500	\$3,500	\$7,000	\$7,000	\$9,000	\$9,000	\$13,000	\$17,400	\$5,300
% Paid by Plan After Ded ³	100%	80%	100%	80%	100%	80%	100%	100%	100%
Medical Out-of-Pkt Max per Single	\$1,750	\$3,750	\$3,500	\$5,500	\$4,500	\$6,500	\$6,500	\$8,700	\$2,650
Medical OOP Max Family Person	\$3,500	\$7,500	\$3,500	\$5,500	\$4,500	\$6,500	\$6,500	\$8,700	\$5,300
Medical OOP Max per Family Total	\$3,500	\$7,500	\$7,000	\$11,000	\$9,000	\$13,000	\$13,000	\$17,400	\$5,300
Telehealth copay - Doctor on Demand ⁵	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40
HSA-qualified HDHP?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Medicare Part D Creditable?	Yes	Yes	Yes	Yes	Yes	No	No	No	Yes
Actuarial Value ¹	88.33%	83.17%	81.01%	76.79%	77.71%	73.89%	72.27%	67.43%	84.25%

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 2027 ACA AV calculator. Actuarial values will increase significantly with even modest amounts of employer contributions to HSAs, HRAs, or VEBAs.

² Deductible need not be met first to receive benefits for preventive prescriptions on all Smart Plans; instead, a copay of \$0 for generic drugs and \$150 for brand drugs on the approved list will apply. All member share of eligible preventive and non-preventive Rx accumulate towards the in-network out-of-pocket maximum. The Rx formulary list to utilize is called FlexRx.

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

⁴ Family plans have either an embedded or non-embedded deductible. Embedded family contracts include an individual deductible and family deductible, while non-embedded family contracts include a family deductible only.

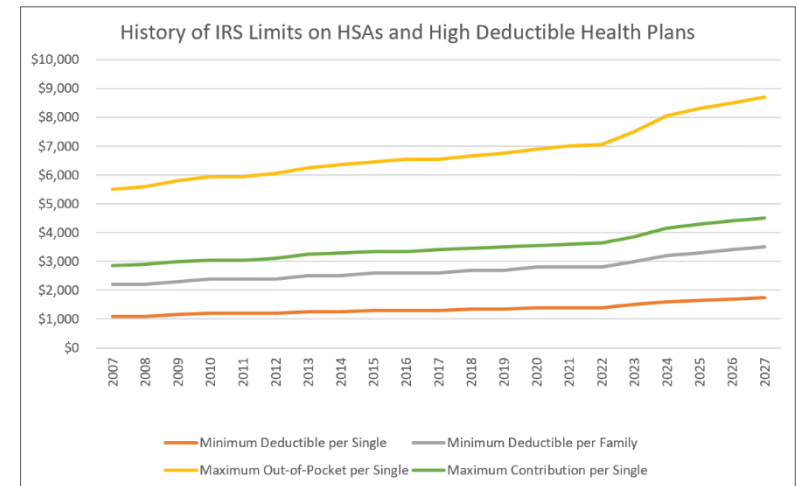
⁵ Telehealth copays will be determined annually, by multiplying the Smart Plan 3 single deductible by 1% and rounding up to the nearest \$10. Telehealth services through Doctor on Demand include both urgent care and mental health services, for services received through Doctor on Demand. Primary care is not included. "Telehealth" is not equivalent to "e-visit", as e-visits are with a computer, and telehealth is with an actual person.

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.

History (and Projection) of IRS Limits on HSAs and HDHPs

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
2027	\$1,750	\$3,500	\$8,700	\$17,400	\$4,500	\$9,000	\$1,000
Forecast for next 5 years, trending based on prior 5 years							
2028	\$1,850	\$3,700	\$9,250	\$18,500	\$4,800	\$9,600	\$1,000
2029	\$2,000	\$4,000	\$9,850	\$19,700	\$5,100	\$10,200	\$1,000
2030	\$2,100	\$4,200	\$10,500	\$21,000	\$5,450	\$10,900	\$1,000
2031	\$2,250	\$4,500	\$11,200	\$22,400	\$5,800	\$11,600	\$1,000
2032	\$2,400	\$4,800	\$11,900	\$23,800	\$6,150	\$12,300	\$1,000



5-Year Projection of Key Smart Plan Provisions*

Plan	Plan Provision	2027	2028	2029	2030	2031	2032
1	Ded/single	\$1,750	\$1,850	\$2,000	\$2,100	\$2,250	\$2,400
	Ded/family	\$3,500	\$3,700	\$4,000	\$4,200	\$4,500	\$4,800
	OOP/single	\$1,750	\$1,850	\$2,000	\$2,100	\$2,250	\$2,400
	OOP/family	\$3,500	\$3,700	\$4,000	\$4,200	\$4,500	\$4,800
2	Ded/single	\$1,750	\$1,850	\$2,000	\$2,100	\$2,250	\$2,400
	Ded/family	\$3,500	\$3,700	\$4,000	\$4,200	\$4,500	\$4,800
	OOP/single	\$3,750	\$3,850	\$4,000	\$4,100	\$4,250	\$4,400
	OOP/family	\$7,500	\$7,700	\$8,000	\$8,200	\$8,500	\$8,800
3	Ded/single	\$3,500	\$3,700	\$4,000	\$4,200	\$4,500	\$4,800
	Ded/family	\$7,000	\$7,400	\$8,000	\$8,400	\$9,000	\$9,600
	OOP/single	\$3,500	\$3,700	\$4,000	\$4,200	\$4,500	\$4,800
	OOP/family	\$7,000	\$7,400	\$8,000	\$8,400	\$9,000	\$9,600
4	Ded/single	\$3,500	\$3,700	\$4,000	\$4,200	\$4,500	\$4,800
	Ded/family	\$7,000	\$7,400	\$8,000	\$8,400	\$9,000	\$9,600
	OOP/single	\$5,500	\$5,700	\$6,000	\$6,200	\$6,500	\$6,800
	OOP/family	\$11,000	\$11,400	\$12,000	\$12,400	\$13,000	\$13,600
5	Ded/single	\$4,500	\$4,800	\$5,100	\$5,450	\$5,800	\$6,150
	Ded/family	\$9,000	\$9,600	\$10,200	\$10,900	\$11,600	\$12,300
	OOP/single	\$4,500	\$4,800	\$5,100	\$5,450	\$5,800	\$6,150
	OOP/family	\$9,000	\$9,600	\$10,200	\$10,900	\$11,600	\$12,300
6	Ded/single	\$4,500	\$4,800	\$5,100	\$5,450	\$5,800	\$6,150
	Ded/family	\$9,000	\$9,600	\$10,200	\$10,900	\$11,600	\$12,300
	OOP/single	\$6,500	\$6,800	\$7,100	\$7,450	\$7,800	\$8,150
	OOP/family	\$13,000	\$13,600	\$14,200	\$14,900	\$15,600	\$16,300
7	Ded/single	\$6,500	\$6,800	\$7,100	\$7,450	\$7,800	\$8,150
	Ded/family	\$13,000	\$13,600	\$14,200	\$14,900	\$15,600	\$16,300
	OOP/single	\$6,500	\$6,800	\$7,100	\$7,450	\$7,800	\$8,150
	OOP/family	\$13,000	\$13,600	\$14,200	\$14,900	\$15,600	\$16,300
8	Ded/single	\$8,700	\$9,250	\$9,850	\$10,500	\$11,200	\$11,900
	Ded/family	\$17,400	\$18,500	\$19,700	\$21,000	\$22,400	\$23,800
	OOP/single	\$8,700	\$9,250	\$9,850	\$10,500	\$11,200	\$11,900
	OOP/family	\$17,400	\$18,500	\$19,700	\$21,000	\$22,400	\$23,800
9	Ded/single	\$2,650	\$2,800	\$3,000	\$3,150	\$3,400	\$3,600
	Ded/family	\$5,300	\$5,600	\$6,000	\$6,300	\$6,800	\$7,200
	OOP/single	\$2,650	\$2,800	\$3,000	\$3,150	\$3,400	\$3,600
	OOP/family	\$5,300	\$5,600	\$6,000	\$6,300	\$6,800	\$7,200

*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.