

2026 Medical Plan Rates

HMO 1700 / 3400

	2026 Rates	Annual Premium	2026 Hard Cap	Annual Employee Cost	Employer Contribution to H.S.A.	Deduct. Exposure	Max Out Pocket
Single	\$ 709.10	\$ 8,509.20	\$ 7,942.09	\$ 567.11	NA	\$ 2,267.11	\$2K/\$4K
2 person	\$ 1,592.85	\$ 19,114.20	\$ 16,609.38	\$ 2,504.82	NA	\$ 5,904.82	\$2K/\$4K
Family	\$ 1,981.65	\$ 23,779.80	\$ 21,660.30	\$ 2,119.50	NA	\$ 5,519.50	\$2K/\$4K

PPO 1700 / 3400

	2026 Rates	Annual Premium	2026 Hard Cap	Annual Employee Cost	Employer Contribution to H.S.A.	Deduct. Exposure	Max Out Pocket
Single	\$ 803.96	\$ 9,647.52	\$ 7,942.09	\$ 1,705.43	NA	\$ 3,405.43	\$2K/\$4K
2 person	\$ 1,805.94	\$ 21,671.28	\$ 16,609.38	\$ 5,061.90	NA	\$ 8,461.90	\$2K/\$4K
Family	\$ 2,246.74	\$ 26,960.88	\$ 21,660.30	\$ 5,300.58	NA	\$ 8,700.58	\$2K/\$4K

Max out of pocket is based on "in network" care; out of network care is usually doubled so must stay in network.

Deductible exposure is the difference between district funded HSA and Deductible

Once deductible is met scrips are:

Tier 1: \$10 copay

Tier 2: \$20 copay

Tier 3: \$40 copay

Tier 4: \$20 copay

Tier 5: \$40 copay

Max contribution to HSA: \$4400 / \$8750; Catch up Age 55+ \$1,000

2026 Medical Plan Rates

HMO 2K/4K *80%

	2026 Rates	Annual Premium	2026 Hard Cap	Annual Employee Cost	Employer Contribution to H.S.A.	Deduct. Exposure	Max Out Pocket
Single	\$ 595.81	\$ 7,149.72	\$ 7,942.09	NA	\$ 792.37	\$ 1,207.63	\$4K / \$8K
2 person	\$ 1,338.37	\$ 16,060.44	\$ 16,609.38	NA	\$ 548.94	\$ 3,451.06	\$4K / \$8K
Family	\$ 1,665.05	\$ 19,980.60	\$ 21,660.30	NA	\$ 1,679.70	\$ 2,320.30	\$4K / \$8K

HMO 2K / 4K

	2026 Rates	Annual Premium	2026 Hard Cap	Annual Employee Cost	Employer Contribution to H.S.A.	Deduct. Exposure	Max Out Pocket
Single	\$ 672.27	\$ 8,067.24	\$ 7,942.09	\$ 125.15	NA	\$ 2,125.15	\$4K / \$8K
2 person	\$ 1,510.12	\$ 18,121.44	\$ 16,609.38	\$ 1,512.06	NA	\$ 5,512.06	\$4K / \$8K
Family	\$ 1,878.72	\$ 22,544.64	\$ 21,660.30	\$ 884.34	NA	\$ 4,884.34	\$4K / \$8K

PPO 2K / 4K

	2026 Rates	Annual Premium	2026 Hard Cap	Annual Employee Cost	Employer Contribution to H.S.A.	Deduct. Exposure	Max Out Pocket
Single	\$ 766.21	\$ 9,194.52	\$ 7,942.09	\$ 1,252.43	NA	\$ 3,252.43	\$4K / \$8K
2 person	\$ 1,721.14	\$ 20,653.68	\$ 16,609.38	\$ 4,044.30	NA	\$ 8,044.30	\$4K / \$8K
Family	\$ 2,141.25	\$ 25,695.00	\$ 21,660.30	\$ 4,034.70	NA	\$ 8,034.70	\$4K / \$8K

Max out of pocket is based on "in network" care; out of network care is usually doubled so must stay in network.

Deductible exposure is the difference between district funded HSA and Deductible

Once deductible is met scrips are:

Tier 1: \$10 copay

Tier 2: \$20 copay

Tier 3: \$40 copay

Tier 4: \$20 copay

Tier 5: \$40 copay

Max contribution to HSA: \$4400 / \$8750; Catch up Age 55+ \$1,000

2026 Medical Plan Rates

HMO 3K / 6K *80%

	2026 Rates	Annual Premium	2026 Hard Cap	Annual Employee Cost	Employer Contribution to H.S.A.	Deduct. Exposure	Max Out Pocket
Single	\$ 533.05	\$ 6,396.60	\$ 7,942.09	NA	\$ 1,545.49	\$ 1,454.51	\$5K / \$10K
2 person	\$ 1,197.39	\$ 14,368.68	\$ 16,609.38	NA	\$ 2,240.70	\$ 3,759.30	\$5K / \$10K
Family	\$ 1,489.66	\$ 17,875.92	\$ 21,660.30	NA	\$ 3,784.38	\$ 2,215.62	\$5K / \$10K

HMO 3K / 6K

	2026 Rates	Annual Premium	2026 Hard Cap	Annual Employee Cost	Employer Contribution to H.S.A.	Deduct. Exposure	Max Out Pocket
Single	\$ 589.39	\$ 7,072.68	\$ 7,942.09	NA	\$ 869.41	\$ 2,130.59	\$5K / \$10K
2 person	\$ 1,323.95	\$ 15,887.40	\$ 16,609.38	NA	\$ 721.98	\$ 5,278.02	\$5K / \$10K
Family	\$ 1,647.11	\$ 19,765.32	\$ 21,660.30	NA	\$ 1,894.98	\$ 4,105.02	\$5K / \$10K

Max out of pocket is based on "in network" care; out of network care is usually doubled so must stay in network.

Deductible exposure is the difference between district funded HSA and Deductible

Once deductible is met scrips are:

Tier 1: \$10 copay

Tier 2: \$20 copay

Tier 3: \$40 copay

Tier 4: \$20 copay

Tier 5: \$40 copay

Max contribution to HSA: \$4400 / \$8750; Catch up Age 55+ \$1,000

2026 Medical Plan Rates

HMO 100/200 (Co-Pay Plan)

Note - this plan is only available to SSEPA and certain NBOT

	2026 Rates	Annual Premium	2026 Hard Cap	Annual Employee Cost	Employer Contribution to H.S.A.	Max Out Pocket
Single	\$ 750.31	\$ 9,003.72	\$ 7,942.09	\$ 1,061.63	NA	\$9,100/ \$18,200
2 person	\$ 1,500.62	\$ 18,007.44	\$ 16,609.38	\$ 1,398.06	NA	\$9,100/ \$18,200
Family	\$ 2,325.96	\$ 27,911.52	\$ 21,660.30	\$ 6,251.22	NA	\$9,100/ \$18,200

Max out of pocket is based on "in network" care; out of network care is usually doubled so must stay in network.

Co Pay Plan ONLY - Scripts (deductible NA)

Tier 1: \$10 copay

Tier 2: \$40 copay

Tier 3: \$80 copay

Tier 4: 20% coinsurance (\$100 max)

Tier 5: 20% coinsurance (\$200 max)

Cannot have an HSA with this plan