

2026 Medical Plan Comparison

Which plan option is best for you and your family?

	Silver Plan		Eagle Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible				
Single	\$900	\$3,600	\$2,400	\$6,000
Family	\$2,250	\$10,800	\$4,800	\$12,000
HSA Employer Contribution				
Single	N/A		\$250 January/\$250 September	
Family	N/A		\$500 January/\$500 September	
Coinsurance Percentage	85%	50%	80%*	50%*
Maximum OOP				
Single	\$2,100	\$6,300	\$3,400	\$8,500
Family	\$5,850	\$18,900	\$6,800	\$17,000
Medical Copays				
PCP	\$25	Ded & OOP	\$25 *	Ded & OOP
Specialist	\$40	Ded & OOP	\$50 *	Ded & OOP
Urgent Care	\$40		\$50 *	
ER	\$150 copay then Ded & OOP		\$250* copay then Ded & OOP	
Preventative Care	100%	Not Covered	100%	Not Covered
Rx Copays				
Generic		\$10		\$10 *
Brand		\$50		\$50 *

*after meeting deductible

Remember:

- The Eagle Plan is a Consumer Driven Health Plan. The member pays 100% of all costs until the deductible is met.
- The network utilized on both plans is the Ascension St. Vincent Employer Direct Network.
- The preferred lab is Quest Diagnostics.
- Both plans provide access to the ZCS Wellness Center at no additional cost.

