

Teachers 2026–2027 Plan Comparison

YELLOW 2.0 (WITH CHOICE FUND)

Tier	Bi-Weekly Payroll Cost	Payroll Cost (22 Pays)	Deductible	Co-Insurance	Max OOP	Choice Fund(CF)	FSA Option	Net Cost After CF & FSA
Single	\$93.29	\$2,052	\$1,500	Medical 20% / Rx 10% (max \$75)	\$3,000	\$1,000	\$3,400	\$652
2-Person	\$186.59	\$4,104	\$3,000 (family)	Medical 20% / Rx 10% (max \$75)	\$6,000	\$2,000	\$3,400	\$4,704
Family	\$251.90	\$5,541	\$3,000 (family)	Medical 20% / Rx 10% (max \$75)	\$6,000	\$2,000	\$3,400	\$6,141

FSA helps you reduce your taxable income and offsets costs

Use It or Lose It. 2026 Carryover amount \$680. Forfeit amounts above \$680.

YELLOW 2.0 (WITHOUT CHOICE FUND)

Tier	Bi-Weekly Payroll Cost	Payroll Cost	Deductible	Co-Insurance	Max OOP	FSA Option	Net Cost After FSA
Single	\$14.20	\$312	\$1,500	Medical 20% / Rx 10% (max \$75)	\$3,000	\$3,400	\$0
2-Person	\$28.41	\$625	\$3,000 (family)	Medical 20% / Rx 10% (max \$75)	\$6,000	\$3,400	\$3,225
Family	\$38.35	\$843	\$3,000 (family)	Medical 20% / Rx 10% (max \$75)	\$6,000	\$3,400	\$3,443

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Use It or Lose It. 2026 Carryover amount \$680. Forfeit amounts above \$680.

ORANGE 2.0 (HSA PLAN)

Tier	Bi-Weekly Payroll Cost	Payroll Cost	Deductible	Co-Insurance	Max OOP	HSA Option	Net Cost After HSA
Single	\$0	\$0	\$2,500	Medical 20% / Rx 10% (max \$75)	\$5,000	\$4,400	\$600
2-Person	\$0	\$0	\$5,000 (family)	Medical 20% / Rx 10% (max \$75)	\$10,000	\$8,750	\$1,250
Family	\$0	\$0	\$5,000 (family)	Medical 20% / Rx 10% (max \$75)	\$10,000	\$8,750	\$1,250

** Individual within a 2-Person Or Family Plan: \$6,550 OOP max*

** Catch-Up Contribution (Age 55+): \$1,000 (deduct an additional \$1,000 from Net Cost)*