

2026

BENEFITS vaetna Optum Rx





HEALTH PLAN COMPARISON

	CORE PPO PLAN				HEALTH INVESTMENT PLAN					PREMIER PPO PLAN			
Weekly Premiums	EMP	EMP/SP	EMP/CH	EMP/SP/CH	EMP	EMP/SP	EMP/CH	EMP/SP/CH	EMP	EMP/SP	EMP/CH	EMP/SP/CH	
Medical/Prescription	\$0.00	\$52.08	\$45.74	\$62.90	\$15.74	\$103.36	\$90.79	\$124.84	\$33.74	\$167.60	\$146.27	\$228.75	
Deductible	In-Network				In-Network				In-Network				
Individual	\$4,000				\$2,000				\$1,000				
2 Individuals	\$8,000				\$3,400				\$2,000				
3+ Individuals	\$8,000				\$4,000			\$2,000					
Out-of-Pocket Max (includes	deductible)												
Individual	\$7,000				\$4,000			\$4,000					
2 Individuals	\$14,000				\$7,000			\$8,000					
3+ Individuals	\$14,000				\$8,000				\$8,000				
Office Visits & Specialist													
Preventive-Care Visit	Covered 100%				Covered 100%				Covered 100%				
PCP Office Visit	\$40 copay				80% after deductible				\$25 copay				
Virtual PCP Office Visit	Covered 100%				Covered 100%				Covered 100%				
Specialist Office Visit	\$60 copay				80% after deductible				\$40 copay				
Emergency & Hospitalization													
Inpatient Hospital	70% after deductible				80% after deductible			80% after deductible					
Emergency Room	70% after deductible				80% after deductible			80% after deductible					
Urgent Care	\$75 copay				80% after deductible			\$50 copay					
Prescriptions													
Preventive Medications (Blood Pressure and Cholesterol Lowering)	Subject to copay below				Covered 100%				Subject to copay below				
Generic	\$10 copay				\$10 copay after deductible				\$10 copay				
Preferred	30% - \$25/\$75			30% - \$25/\$75 after deductible				30% - \$25/\$75					
Non-Preferred	50% - \$50/\$100			50% - \$50/\$100 after deductible				50% - \$50/\$100					
Specialty Medications	50% to \$250 copay				50% to \$250 copay after deductible				50% to \$250 copay				
Retail 90-Day Supply and Ma	ail Order 90-	Day Supply											
Preventive Medications (Blood Pressure and Cholesterol Lowering)	Subject to copay below			Covered 100%				Subject to copay below					
Generic	\$25 copay				\$25 copay after deductible				\$25 copay				
Preferred	30% - \$62.50 min/\$187.50 max				30% - \$62.50 min/\$187.50 max after deductible				30% - \$62.50 min/\$187.50 max				
Non-Preferred		50% - \$125 min/\$250 max				50% - \$125 min/\$250 max after deductible				50% - \$125 min/\$250 max			

