

2026 Medical Plan Comparison Chart



| | High Deductible Health Plan (HDHP) | Low Deductible Health Plan (LDHP) | Local SureFit |
|--|--|-----------------------------------|--------------------------|
| | In-Network | In-Network | In-Network |
| DEDUCTIBLE <i>Individual/Family</i> | \$1,700 / \$3,400 | \$1,500 / \$3,000 | \$1,500 / \$3,000 |
| EMPLOYER CONTRIBUTION <i>Individual/Family</i> | Up to \$1,000 / \$1,550 (proration apply) | No employer contribution | No employer contribution |
| OUT-OF-POCKET MAX <i>Individual/Family</i> | \$3,000 / \$6,000 | \$3,000 / \$6,000 | \$3,000 / \$6,000 |
| Preventive Care | \$0 | \$0 | \$0 |
| Telehealth | **\$10 co-pay | **\$10 co-pay | **\$10 co-pay |
| Primary Care | \$30 after Deductible | **\$30 co-pay | **\$30 co-pay |
| Convenience Care | \$30 after Deductible | **\$30 co-pay | **\$30 co-pay |
| Specialist | \$50 after Deductible | **\$50 co-pay | **\$50 co-pay |
| Inpatient Hospital Admission | 20% after Deductible | 20% after Deductible | 20% after Deductible |
| Outpatient Surgery (Non-Hospital) | 20% after Deductible | **\$150 co-pay | **\$150 co-pay |
| Outpatient Surgery (Hospital Based) | 20% after Deductible | 20% after Deductible | 20% after Deductible |
| Advanced Imaging (Hospital Based) | 20% after Deductible | 20% after Deductible | 20% after Deductible |
| Advanced Imaging (Freestanding Facility) | 20% after Deductible | **\$150 co-pay | **\$150 co-pay |
| Urgent Care | 20% after Deductible | **\$50 co-pay | **\$50 co-pay |
| Emergency Room | 20% after Deductible | 20% after Deductible | 20% after Deductible |
| Ambulance | 20% after Deductible | 20% after Deductible | 20% after Deductible |
| Home Healthcare | 20% after Deductible | 20% after Deductible | 20% after Deductible |
| Durable Medical Equipment | 20% after Deductible | 20% after Deductible | 20% after Deductible |
| Short-Term Rehabilitation/Therapy | 20% after Deductible | 20% after Deductible | 20% after Deductible |
| Mental Health/Substance Abuse (inpatient) | 20% after Deductible | 20% after Deductible | 20% after Deductible |

****** Co-payments do NOT apply to the deductible but are applied to the out-of-pocket maximum.