

2026 Health Plan Comparison Maximum Exposure Calculation

COBRA

Tier 1	Single			Family		
	CDHP 1	CDHP 2	Traditional	CDHP 1	CDHP 2	Traditional
Annual Employee Premium	\$9,676.08	\$10,404.84	\$12,758.28	\$28,754.52	\$30,856.56	\$38,043.96
Maximum Out-of-Pocket Cost	\$4,500	\$4,000	\$2,500	\$9,000	\$8,000	\$5,000
Total Exposure	\$14,176.08	\$14,404.84	\$15,258.28	\$37,754.52	\$38,856.56	\$43,043.96

Footnote:

A) Examples assumes employee takes advantage of the Non-Tobacco Use Incentive

B) Examples assumes costs are incurred exclusively within the Anthem Tier 1 - HealthSync provider network

Tier 2	Single			Family		
	CDHP 1	CDHP 2	Traditional	CDHP 1	CDHP 2	Traditional
Annual Employee Premium	\$9,676.08	\$10,404.84	\$12,758.28	\$28,754.52	\$30,856.56	\$38,043.96
Maximum Out-of-Pocket Cost	\$7,500	\$6,500	\$5,500	\$15,000	\$13,000	\$11,000
Total Exposure	\$17,176.08	\$16,904.84	\$18,258.28	\$43,754.52	\$43,856.56	\$49,043.96

Footnote:

A) Examples assumes employee takes advantage of the Non-Tobacco Use Incentive

B) Examples assumes costs are incurred exclusively within the Anthem Tier 2 - Anthem provider network

Early Retiree

Tier 1	Single			Family		
	CDHP 1	CDHP 2	Traditional	CDHP 1	CDHP 2	Traditional
Annual Employee Premium	\$9,486.36	\$10,200.84	\$12,508.08	\$28,190.76	\$30,251.52	\$37,298.04
Maximum Out-of-Pocket Cost	\$4,500	\$4,000	\$2,500	\$9,000	\$8,000	\$5,000
Total Exposure	\$13,986.36	\$14,200.84	\$15,008.08	\$37,190.76	\$38,251.52	\$42,298.04

Footnote:

A) Examples assumes employee takes advantage of the Non-Tobacco Use Incentive

B) Examples assumes costs are incurred exclusively within the Anthem Tier 1 - HealthSync provider network

Tier 2	Single			Family		
	CDHP 1	CDHP 2	Traditional	CDHP 1	CDHP 2	Traditional
Annual Employee Premium	\$9,486.36	\$10,200.84	\$12,508.08	\$28,190.76	\$30,251.52	\$37,298.04
Maximum Out-of-Pocket Cost	\$7,500	\$6,500	\$5,500	\$15,000	\$13,000	\$11,000
Total Exposure	\$16,986.36	\$16,700.84	\$18,008.08	\$43,190.76	\$43,251.52	\$48,298.04

Footnote:

A) Examples assumes employee takes advantage of the Non-Tobacco Use Incentive

B) Examples assumes costs are incurred exclusively within the Anthem Tier 2 - Anthem provider network