

**2026 Health Plan Comparison**  
**Maximum Exposure Calculation**  
**Using only Tier 1 - HealthSync Providers**

With an HSA	Single			Family		
	CDHP 1	CDHP 2	Traditional	CDHP 1	CDHP 2	Traditional
Annual Employee Premium	\$859.56	\$1,237.08	\$2,756.52	\$2,608.32	\$3,995.16	\$9,466.08
Maximum Out-of-Pocket Cost	\$4,500	\$4,000	\$2,500	\$9,000	\$8,000	\$5,000
State Paid HSA Contribution	(\$1,124.76)	(\$787.80)	N/A	(\$2,249.52)	(\$1,575.60)	N/A
Total Exposure	\$4,234.80	\$4,449.28	\$5,256.52	\$9,358.80	\$10,419.56	\$14,466.08
Spousal Surcharge if applicable				\$1,950.00	\$1,950.00	\$1,950.00
Maximum Exposure	\$4,234.80	\$4,449.28	\$5,256.52	\$11,308.80	\$12,369.56	\$16,416.08

Without an HSA	Single			Family		
	CDHP 1	CDHP 2	Traditional	CDHP 1	CDHP 2	Traditional
Annual Employee Premium	\$859.56	\$1,237.08	\$2,756.52	\$2,608.32	\$3,995.16	\$9,466.08
Maximum Out-of-Pocket Cost	\$4,500	\$4,000	\$2,500	\$9,000	\$8,000	\$5,000
Total Exposure	\$5,359.56	\$5,237.08	\$5,256.52	\$11,608.32	\$11,995.16	\$14,466.08
Spousal Surcharge if applicable				\$1,950.00	\$1,950.00	\$1,950.00
Maximum Exposure	\$5,359.56	\$5,237.08	\$5,256.52	\$13,558.32	\$13,945.16	\$16,416.08

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

**2026 Health Plan Comparison**  
**Maximum Exposure Calculation**  
**Using In-network providers**

With an HSA	Single			Family		
	CDHP 1	CDHP 2	Traditional	CDHP 1	CDHP 2	Traditional
Annual Employee Premium	\$859.56	\$1,237.08	\$2,756.52	\$2,608.32	\$3,995.16	\$9,466.08
Maximum Out-of-Pocket Cost	\$7,500	\$6,500	\$5,500	\$15,000	\$13,000	\$11,000
State Paid HSA Contribution	(\$1,124.76)	(\$787.80)	N/A	(\$2,249.52)	(\$1,575.60)	N/A
Total Exposure	\$7,234.80	\$6,949.28	\$8,256.52	\$15,358.80	\$15,419.56	\$20,466.08
Spousal Surcharge if applicable				\$1,950.00	\$1,950.00	\$1,950.00
Maximum Exposure	\$7,234.80	\$6,949.28	\$8,256.52	\$17,308.80	\$17,369.56	\$22,416.08

Without an HSA	Single			Family		
	CDHP 1	CDHP 2	Traditional	CDHP 1	CDHP 2	Traditional
Annual Employee Premium	\$859.56	\$1,237.08	\$2,756.52	\$2,608.32	\$3,995.16	\$9,466.08
Maximum Out-of-Pocket Cost	\$7,500	\$6,500	\$5,500	\$15,000	\$13,000	\$11,000
Total Exposure	\$8,359.56	\$7,737.08	\$8,256.52	\$17,608.32	\$16,995.16	\$20,466.08
Spousal Surcharge if applicable				\$1,950.00	\$1,950.00	\$1,950.00
Maximum Exposure	\$8,359.56	\$7,737.08	\$8,256.52	\$19,558.32	\$18,945.16	\$22,416.08

Footnote:

- A) Examples assumes employee takes advantage of the Non-Tobacco Use Incentive  
B) Examples assumes costs are incurred within the Anthem provider network