

2026 PPO TO HDHP COMPARISON



There are many factors to consider as you compare the PPO to the HDHP and make your medical plan decision for 2026. The charts below describe two scenarios you could face in the 2026 plan year, to represent the range of potential costs for the plan year. The minimum plan cost chart shows the lowest price you would pay in a plan year. This chart considers the annualized premiums and assumes you only utilize in-network preventive care in 2026. The maximum plan cost chart shows the most you would pay in a plan year. This chart assumes you will meet your in-network out-of-pocket maximum on medical and/or prescription costs in 2026. Both charts consider the impact of the HSA employer contribution, when enrolled in the HDHP for 2026.

Minimum Plan Cost

\$70,999 or less*		PPO		HDHP		HDHP Savings
Coverage Tier	Your Annualized Premiums	Employer HSA Contribution	Your Annualized Premiums	Employer HSA Contribution	Premium Difference Plus Employer HSA Contribution	
EE Only	\$2,196	\$0	\$1,878	\$500	\$818	
EE + Spouse	\$5,190	\$0	\$4,302	\$1,000	\$1,888	
EE + Children	\$4,110	\$0	\$3,558	\$1,000	\$1,552	
EE + Family	\$6,822	\$0	\$5,418	\$1,000	\$2,404	

Maximum Plan Cost

\$70,999 or less*		PPO			HDHP			HDHP Savings
Coverage Tier	Your Annualized Premiums	Out-of-Pocket Maximum	Employer HSA Contribution	Your Annualized Premiums	Out-of-Pocket Maximum	Employer HSA Contribution	Difference in Your Maximum Plan Cost	
EE Only	\$2,196	\$3,000	\$0	\$1,878	\$3,425	\$500	\$393	
EE + Spouse	\$5,190	\$6,000	\$0	\$4,302	\$6,850	\$1,000	\$1,038	
EE + Children	\$4,110	\$6,000	\$0	\$3,558	\$6,850	\$1,000	\$702	
EE + Family	\$6,822	\$6,000	\$0	\$5,418	\$6,850	\$1,000	\$1,554	

* Your eligible total compensation is your base salary, overtime, shift differential and any variable pay that is related to work performance that you receive between October 1 and September 30 of the prior year. For example, for 2026, your total compensation is based on eligible pay paid from October 1, 2024, to September 30, 2025. You can view your total compensation in Workday. In your worker profile, select "Actions" > "Benefits" > "View Benefits Annual Rate."

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Minimum Plan Cost

\$71,000 - \$130,999*		PPO		HDHP		HDHP Savings
Coverage Tier	Your Annualized Premiums	Employer HSA Contribution	Your Annualized Premiums	Employer HSA Contribution	Premium Difference Plus Employer HSA Contribution	
EE Only	\$2,676	\$0	\$2,358	\$500	\$818	
EE + Spouse	\$6,324	\$0	\$5,436	\$1,000	\$1,888	
EE + Children	\$5,040	\$0	\$4,494	\$1,000	\$1,546	
EE + Family	\$8,244	\$0	\$6,840	\$1,000	\$2,404	

Maximum Plan Cost

\$71,000 - \$130,999*		PPO			HDHP			HDHP Savings
Coverage Tier	Your Annualized Premiums	Out-of-Pocket Maximum	Employer HSA Contribution	Your Annualized Premiums	Out-of-Pocket Maximum	Employer HSA Contribution	Difference in Your Maximum Plan Cost	
EE Only	\$2,676	\$3,000	\$0	\$2,358	\$3,425	\$500	\$393	
EE + Spouse	\$6,324	\$6,000	\$0	\$5,436	\$6,850	\$1,000	\$1,038	
EE + Children	\$5,040	\$6,000	\$0	\$4,494	\$6,850	\$1,000	\$696	
EE + Family	\$8,244	\$6,000	\$0	\$6,840	\$6,850	\$1,000	\$1,554	

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2026 PPO TO HDHP COMPARISON



Minimum Plan Cost

\$131,000 - \$175,999*		PPO		HDHP		HDHP Savings
Coverage Tier	Your Annualized Premiums	Employer HSA Contribution	Your Annualized Premiums	Employer HSA Contribution	Premium Difference Plus Employer HSA Contribution	
EE Only	\$2,946	\$0	\$2,622	\$500	\$824	
EE + Spouse	\$6,936	\$0	\$6,048	\$1,000	\$1,888	
EE + Children	\$5,550	\$0	\$4,998	\$1,000	\$1,552	
EE + Family	\$9,006	\$0	\$7,602	\$1,000	\$2,404	

Maximum Plan Cost

\$131,000 - \$175,999*		PPO			HDHP			HDHP Savings
Coverage Tier	Your Annualized Premiums	Out-of-Pocket Maximum	Employer HSA Contribution	Your Annualized Premiums	Out-of-Pocket Maximum	Employer HSA Contribution	Difference in Your Maximum Plan Cost	
EE Only	\$2,946	\$3,000	\$0	\$2,622	\$3,425	\$500	\$399	
EE + Spouse	\$6,936	\$6,000	\$0	\$6,048	\$6,850	\$1,000	\$1,038	
EE + Children	\$5,550	\$6,000	\$0	\$4,998	\$6,850	\$1,000	\$702	
EE + Family	\$9,006	\$6,000	\$0	\$7,602	\$6,850	\$1,000	\$1,554	

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2026 PPO TO HDHP COMPARISON



Minimum Plan Cost

\$176,000 - \$285,999*		PPO		HDHP		HDHP Savings
Coverage Tier	Your Annualized Premiums	Employer HSA Contribution	Your Annualized Premiums	Employer HSA Contribution	Premium Difference Plus Employer HSA Contribution	
EE Only	\$3,282	\$0	\$2,964	\$500	\$818	
EE + Spouse	\$7,704	\$0	\$6,816	\$1,000	\$1,888	
EE + Children	\$6,186	\$0	\$5,640	\$1,000	\$1,546	
EE + Family	\$9,978	\$0	\$8,574	\$1,000	\$2,404	

Maximum Plan Cost

\$176,000 - \$285,999*		PPO			HDHP			HDHP Savings
Coverage Tier	Your Annualized Premiums	Out-of-Pocket Maximum	Employer HSA Contribution	Your Annualized Premiums	Out-of-Pocket Maximum	Employer HSA Contribution	Difference in Your Maximum Plan Cost	
EE Only	\$3,282	\$3,000	\$0	\$2,964	\$3,425	\$500	\$393	
EE + Spouse	\$7,704	\$6,000	\$0	\$6,816	\$6,850	\$1,000	\$1,038	
EE + Children	\$6,186	\$6,000	\$0	\$5,640	\$6,850	\$1,000	\$696	
EE + Family	\$9,978	\$6,000	\$0	\$8,574	\$6,850	\$1,000	\$1,554	

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2026 PPO TO HDHP COMPARISON



Minimum Plan Cost

\$286,000 and over*		PPO		HDHP		HDHP Savings
Coverage Tier	Your Annualized Premiums	Employer HSA Contribution	Your Annualized Premiums	Employer HSA Contribution	Premium Difference Plus Employer HSA Contribution	
EE Only	\$3,666	\$0	\$3,348	\$500	\$818	
EE + Spouse	\$8,586	\$0	\$7,698	\$1,000	\$1,888	
EE + Children	\$6,912	\$0	\$6,360	\$1,000	\$1,552	
EE + Family	\$11,094	\$0	\$9,696	\$1,000	\$2,398	

Maximum Plan Cost

\$286,000 and over*		PPO			HDHP			HDHP Savings
Coverage Tier	Your Annualized Premiums	Out-of-Pocket Maximum	Employer HSA Contribution	Your Annualized Premiums	Out-of-Pocket Maximum	Employer HSA Contribution	Difference in Your Maximum Plan Cost	
EE Only	\$3,666	\$3,000	\$0	\$3,348	\$3,425	\$500	\$393	
EE + Spouse	\$8,586	\$6,000	\$0	\$7,698	\$6,850	\$1,000	\$1,038	
EE + Children	\$6,912	\$6,000	\$0	\$6,360	\$6,850	\$1,000	\$702	
EE + Family	\$11,094	\$6,000	\$0	\$9,696	\$6,850	\$1,000	\$1,548	

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