

Medical

2026 Medical Plan Comparison

	Anthem High Deductible PPO		Kaiser CA HMO	Anthem HMO
	In Network	Out of Network	Kaiser providers only. No out-of-network coverage.	Anthem HMO providers only.* No out-of-network coverage.
Preventive Care	100% covered, no deductible	60% covered after deductible	100% covered	100% covered
Deductible	\$3,400 per person \$6,800 per family		No deductible	No deductible
Out-of-Pocket Maximum	\$4,500 per person \$9,000 per family	\$8,000 per person \$16,000 per family	\$1,500 per person \$3,000 per family	\$1,500 per person \$3,000 per family
Primary Care Physician	80% covered after deductible	60% covered after deductible	\$25 copay per visit	\$25 or \$45 copay per visit
Specialist	80% covered after deductible	60% covered after deductible	\$35 copay per visit	\$25 or \$45 copay per visit
Telehealth	\$0 through LiveHealth Online	60% covered after deductible	\$25 or \$35 copay per visit	\$25 or \$35 copay per visit
Emergency Room	80% of eligible charges covered after deductible		\$250 copay (waived if admitted)**	\$250 copay (waived if admitted)**
Urgent Care	80% covered after deductible	60% covered after deductible	\$25 copay per visit***	\$25 or \$45 copay per visit***
Hospital Stay	80% covered after deductible	60% covered after deductible	\$250 copay per admission, then 100% covered	\$250 copay per admission, then 100% covered
Eligible Health Care Spending Accounts	Health Savings Account (HSA) or Health Flexible Spending Account (HFSA)		Health Flexible Spending Account (HFSA)	Health Flexible Spending Account (HFSA)

* Primary care doctor or medical group selection is required for each family member. All benefits must be provided or authorized.

** If out of network, notify Kaiser or Anthem within 24 hours; out-of-network follow-up care is not covered.

*** Follow-up care must be authorized by your medical group.

Monthly Employee Premiums

	Employee Only	Employee + Child(ren)	Employee + Spouse	Employee + Family
Anthem High Deductible PPO	\$74	\$155	\$177	\$278
Kaiser CA HMO	\$170	\$359	\$414	\$643
Anthem HMO	\$212	\$450	\$520	\$807