

2026 Cost Comparison

Do the Math

Employee Benefits wants to make sure that while reviewing the different Health Plan Options, you compare the total cost of selecting your plan option and the level of coverage by including:

- the total annual premium, plus
- the annual deductible, plus
- the out of pocket maximum

When we say, “**DO THE MATH**”, this is what we mean...

Employee Only

	Monthly Premium	Total Annual Premium	Annual Deductible	Out of Pocket Max	Combined premium, deductible, and out of pocket
CDHP	\$0	\$0	\$3,400	\$3,400	\$3,400
Traditional	\$37.95	\$455.40	\$1,000	\$5,000	\$5,455.40

Employee Plus Spouse

	Monthly Premium	Total Annual Premium	Annual Deductible	Out of Pocket Max	Combined premium, deductible and out of pocket
CDHP	\$499.10	\$5,989.20	\$6,400	\$6,400	\$12,389.20
Traditional	\$949.90	\$11,398.80	\$3,000	\$10,000	\$21,398.80

Employee Plus Children

	Monthly Premium	Total Annual Premium	Annual Deductible	Out of Pocket Max	Combined premium, deductible and out of pocket
CDHP	\$148.35	\$1,780.20	\$6,400	\$6,400	\$8,180.20
Traditional	\$427.80	\$5,133.60	\$3,000	\$10,000	\$15,133.60

Employee Plus Family

	Monthly Premium	Total Annual Premium	Annual Deductible	Out of Pocket Max	Combined premium, deductible and out of pocket
CDHP	\$854.45	\$10,253.40	\$6,400	\$6,400	\$16,653.40
Traditional	\$1,138.50	\$13,662	\$3,000	\$10,000	\$23,662