

## 2026 VPSB Health Insurance Benefits/Premiums

	Buy Up PPO	Standard PPO	HDHP
Services:			<i>HSA Qualified Plan</i>
Annual Individual Deductible	\$1,300 Network \$2,600 Out of Network	\$2,300 Network \$4,600 Out of Network	\$2,300 Network \$6,600 Out of Network (EE only Coverage Tier)
Annual Family Deductible	\$3,600 Network \$7,200 Out of Network	\$6,600 Network \$13,200 Out of Network	\$4,600 Network \$13,800 Out of Network
Annual Individual Out of Pocket Maximum	\$6,500 Network \$13,000 Out of Network	\$7,500 Network \$15,000 Out of Network	\$5,500 Network \$11,000 Out of Network (EE Only Coverage Tier)
Annual Family Out of Pocket Maximum	\$13,000 Network \$26,000 Out of Network	\$15,000 Network \$30,000 Out of Network	\$11,000 Network \$22,000 Out of Network
Member Coinsurance	10% - Network 40% - Out of Network	20% - Network 50% - Out of Network	20% - Network 50% - Out of Network
Preventative Services – Network	Covered in Full - Deductible Waived	Covered in Full - Deductible Waived	Covered in Full - Deductible Waived
Office/Specialist Visit – Network	\$30 office/\$50 specialist copayment	\$30 office/\$50 specialist copayment	Deductible then Coinsurance
Prescription Drugs	\$200 Pharmacy Deductible  Tier 1: \$7 Copayment Tier 2: \$30 Copayment Tier 3: \$70 Copayment Tier 4: 10% up to \$150	\$200 Pharmacy Deductible  Tier 1: \$7 Copayment Tier 2: \$30 Copayment Tier 3: \$70 Copayment Tier 4: 10% up to \$150	Deductible then Coinsurance

Note: If an employee on the HDHP has dependents, (spouse and/or children) enrolled, they MUST satisfy the family deductible and out-of-pocket maximum before the policy pays their share of coinsurance. Not subject to individual deductible or maximums.

Employee Monthly Rates			
Coverage Tier	Buy Up PPO	Standard PPO	HDHP
Employee Only	\$328.00	\$241.00	\$57.00
Employee + Spouse	\$701.00	\$528.00	\$417.00
Employee + Child(ren)	\$625.00	\$473.00	\$383.00
Family	\$993.00	\$759.00	\$609.00
Two Married VPSB Employees	\$606.00	\$426.00	\$114.00
Two Married VPSB Employees - Family	\$878.00	\$652.00	\$506.00