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2027 change AD = After Deductible

2026 - 2027 Small group ACA benefit comparisons			Medical Deductible		Coinsurance		Out-of-Pocket maximum *(includes Deductible, coinsurance, and copays)*		Primary care office	Mental health/ substance abuse office	Specialist office	Urgent care	Outpatient surgery	Inpatient hospital	Emergency room	Basic diagnostics (lab/ pathology)	Basic diagnostics (imaging/ X-ray)	Adv. diagnostics /imaging (MRI/CAT/ PET)	Rx formulary (HCR comprehensive)
Plan year	Metal level	Product name	In-network (2x fam.)	Out-of-network (2x fam.)	In-network	Out-of-network	In-network (2x fam.)	Out-of-network (2x fam.)	In-network	In-network	In-network	In-network	In-network	In-network	In-network	In-network	In-network	In-network	Low-cost generic/ Standard generic/ Brand formulary/ Non-formulary/ Specialty formulary/ Specialty non-formulary
			Member Pays		Member Pays		Member Pays												
2026	Platinum	PPO Blue $0 100/80 Platinum	$0	$500	0%	20%	$4,000	$8,000	Office Visit: $20 Virtual Visit: $0	Office Visit: $35 Virtual Visit: $0	$35	$40	$0	$0	$150	$35	$35	$75	$3/$10/$55/$85/20%/30%
2027	Platinum	PPO Blue $0 100/80 Platinum	$0	$500	0%	20%	$6,000	$12,000	Office Visit: $20 Virtual Visit: $0	Office Visit: $35 Virtual Visit: $0	$35	$40	$0	$0	$150	$35	$35	$75	$3/$10/$55/$85/20%/30%
2026	Gold	PPO Blue $0 100/80 Gold	$0	$500	0%	20%	$9,100	$18,200	Office Visit: $35 Virtual Visit: $0	Office Visit: $75 Virtual Visit: $0	$75	$85	$100	$250	$405	$70	$70	$360	$3/$20/$65/$90/20%/30%
2027	Gold	PPO Blue $0 100/80 Gold	$0	$500	0%	20%	$9,100	$18,200	Office Visit: $35 Virtual Visit: $0	Office Visit: $75 Virtual Visit: $0	$75	$85	$100	$250	$405	$70	$70	$360	$3/$20/$65/$90/20%/30%
2026	Gold	PPO Blue $500 100/80 Gold	$500	$1,000	0%	20%	$8,550	$17,100	Office Visit: $30 Virtual Visit: $0	Office Visit: $60 Virtual Visit: $0	$60	$75	$100 AD	$0 AD	$300	$60	$60	$300	$3/$15/$60/$90/20%/30%
2027	Gold	PPO Blue $500 100/80 Gold	$500	$1,000	0%	20%	$8,550	$17,100	Office Visit: $30 Virtual Visit: $0	Office Visit: $60 Virtual Visit: $0	$60	$75	$100 AD	$0 AD	$300	$60	$60	$300	$3/$15/$60/$90/20%/30%
2026	Gold	PPO Blue $1000 100/80 Gold	$1,000	$2,000	0%	20%	$9,100	$18,200	Office Visit: $30 Virtual Visit: $0	Office Visit: $60 Virtual Visit: $0	$60	$75	$100 AD	$0 AD	$300	$60	$60	$300	$3/$30/$65/$90/20%/30%
2027	Gold	PPO Blue $1000 100/80 Gold	$1,000	$2,000	0%	20%	$9,100	$18,200	Office Visit: $30 Virtual Visit: $0	Office Visit: $60 Virtual Visit: $0	$60	$75	$100 AD	$0 AD	$300	$60	$60	$300	$3/$30/$65/$90/20%/30%
2026	Gold	PPO Blue $1400 100/80 Gold	$1,400	$2,800	0%	20%	$7,900	$15,800	Office Visit: $45 Virtual Visit: $0	Office Visit: $75 Virtual Visit: $0	$75	$85	$100 AD	$0 AD	$250	$75 AD	$75 AD	$325 AD	$3/$15/$60/$90/20%/30%
2027	Gold	PPO Blue $1400 100/80 Gold	$1,400	$2,800	0%	20%	$7,900	$15,800	Office Visit: $45 Virtual Visit: $0	Office Visit: $75 Virtual Visit: $0	$75	$85	$100 AD	$0 AD	$250	$75 AD	$75 AD	$325 AD	$3/$15/$60/$90/20%/30%
2026	Gold	PPO Blue $2000 100/80 Gold	$2,000	$4,000	0%	20%	$7,900	$15,800	Office Visit: $30 Virtual Visit: $0	Office Visit: $60 Virtual Visit: $0	$60	$75	$100 AD	$0 AD	$300	$60	$60	$300	$3/$15/$60/$90/20%/30%
2027	Gold	PPO Blue $2000 100/80 Gold	$2,000	$4,000	0%	20%	$7,900	$15,800	Office Visit: $30 Virtual Visit: $0	Office Visit: $60 Virtual Visit: $0	$60	$75	$100 AD	$0 AD	$300	$60	$60	$300	$3/$15/$60/$90/20%/30%
2026	Gold	PPO Blue $2500 100/80 Gold	$2,500	$5,000	0%	20%	$7,900	$15,800	Office Visit: $45 Virtual Visit: $0	Office Visit: $65 Virtual Visit: $0	$65	$75	$100 AD	$0 AD	$250	$65	$65	$250	$3/$15/$60/$90/20%/30%
2027	Gold	PPO Blue $2500 100/80 Gold	$2,500	$5,000	0%	20%	$7,900	$15,800	Office Visit: $45 Virtual Visit: $0	Office Visit: $65 Virtual Visit: $0	$65	$75	$100 AD	$0 AD	$250	$65	$65	$250	$3/$15/$60/$90/20%/30%
2026	Gold	PPO Blue $1000 80/60 Gold	$1,000	$2,000	20%	40%	$6,900	$13,800	Office Visit: $60 Virtual Visit: $0	Office Visit: $80 Virtual Visit: $0	$80	$90	20% AD	20% AD	$350	$80 AD	$80 AD	$350 AD	$3/$15/$60/$90/20%/30%
2027	Gold	PPO Blue $1000 80/60 Gold	$1,000	$2,000	20%	40%	$6,900	$13,800	Office Visit: $60 Virtual Visit: $0	Office Visit: $80 Virtual Visit: $0	$80	$90	20% AD	20% AD	$350	$80 AD	$80 AD	$350 AD	$3/$15/$60/$90/20%/30%
2026	Gold	PPO Blue $2000 90/70 Gold	$2,000	$4,000	10%	30%	$7,900	$15,800	Office Visit: $45 Virtual Visit: $0	Office Visit: $65 Virtual Visit: $0	$65	$75	10% AD	10% AD	$250	$65	$65	$250	$3/$15/$60/$90/20%/30%
2027	Gold	PPO Blue $2000 90/70 Gold	$2,000	$4,000	10%	30%	$7,900	$15,800	Office Visit: $45 Virtual Visit: $0	Office Visit: $65 Virtual Visit: $0	$65	$75	10% AD	10% AD	$250	$65	$65	$250	$3/$15/$60/$90/20%/30%
2026	Gold	PPO Blue Qualified $1750 100/80 Gold	$1,750	$3,500	0%	20%	$4,500	$9,000	Office Visit: $15 AD Virtual Visit: $0 AD	Office Visit: $40 AD Virtual Visit: $0 AD	$40 AD	$55 AD	$100 AD	$0 AD	$200 AD	$40 AD	$40 AD	$200 AD	$3/$10/$55/$85/20%/30% AD
2027	Gold	PPO Blue Qualified $1800 100/80 Gold	$1,800	$3,600	0%	20%	$4,500	$9,000	Office Visit: $15 AD Virtual Visit: $0 AD	Office Visit: $40 AD Virtual Visit: $0 AD	$40 AD	$55 AD	$100 AD	$0 AD	$200 AD	$40 AD	$40 AD	$200 AD	$3/$10/$55/$85/20%/30% AD

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2027 change AD = After Deductible

2026 - 2027 Small group ACA benefit comparisons

Plan year	Metal level	Product name	Medical Deductible		Coinsurance		Out-of-Pocket maximum *(includes Deductible, coinsurance, and copays)*		Primary care office	Mental health/ substance abuse office	Specialist office	Urgent care	Outpatient surgery	Inpatient hospital	Emergency room	Basic diagnostics (lab/ pathology)	Basic diagnostics (imaging/ X-ray)	Adv. diagnostics /imaging (MRI/CAT/ PET)	Rx formulary (HCR comprehensive)
			In-network (2x fam.)	Out-of-network (2x fam.)	In-network	Out-of-network	In-network (2x fam.)	Out-of-network (2x fam.)	In-network	In-network	In-network	In-network	In-network	In-network	In-network	In-network	In-network	In-network	Low-cost generic/ Standard generic/ Brand formulary/ Non-formulary/ Specialty formulary/ Specialty non-formulary
			Member Pays		Member Pays		Member Pays												
2026	Gold	PPO Blue Qualified $2750 100/80 Gold	$2,750	$5,500	0%	20%	$4,800	$9,600	Office Visit: $15 AD Virtual Visit: $0 AD	Office Visit: $30 AD Virtual Visit: $0 AD	$30 AD	$40 AD	$0 AD	$0 AD	$250 AD	$40 AD	$40 AD	$100 AD	$3/$10/$55/$85/20%/30% AD
2027	Gold	PPO Blue Qualified $2750 100/80 Gold	$2,750	$5,500	0%	20%	$4,800	$9,600	Office Visit: $15 AD Virtual Visit: $0 AD	Office Visit: $30 AD Virtual Visit: $0 AD	$30 AD	$40 AD	$0 AD	$0 AD	$250 AD	$40 AD	$40 AD	$100 AD	$3/$10/$55/$85/20%/30% AD
2026	Gold	PPO Blue Qualified Embedded $3500 100/80 Gold	$3,500	$7,000	0%	20%	$4,500	$9,000	$0 AD	$0 AD	$0 AD	$0 AD	$0 AD	$0 AD	$0 AD	$0 AD	$0 AD	$0 AD	$3/$30/$65/$90/20%/30% AD
2027	Gold	PPO Blue Qualified Embedded $3500 100/80 Gold	$3,500	$7,000	0%	20%	$4,500	$9,000	$0 AD	$0 AD	$0 AD	$0 AD	$0 AD	$0 AD	$0 AD	$0 AD	$0 AD	$0 AD	$3/$30/$65/$90/20%/30% AD
2026	Silver	PPO Blue $0 100/80 Silver	$0	$1,000	0%	20%	$10,150	$20,300	Office Visit: $60 Virtual Visit: $0	Office Visit: $60 Virtual Visit: $0	$80	$90	$250	$500	$650	$100	$200	$500	$3/$40/$85/$125/20%/30%
2027	Silver	PPO Blue $0 100/80 Silver	$0	$1,000	0%	20%	$12,000	$24,000	Office Visit: $60 Virtual Visit: $0	Office Visit: $60 Virtual Visit: $0	$80	$90	$750	$1,500	$650	$200	$300	$500	$3/$40/$85/$125/20%/30%
2026	Silver	PPO Blue Qualified Embedded $4800 100/100 Silver	$4,800	$9,600	0%	0%	$6,000	$12,000	$0 AD	$0 AD	$0 AD	$0 AD	$100 AD	$0 AD	$0 AD	$0 AD	$0 AD	$0 AD	$0 AD
2027	Silver	PPO Blue Qualified Embedded $4800 100/100 Silver	$4,800	$9,600	0%	0%	$6,100	$12,200	$0 AD	$0 AD	$0 AD	$0 AD	$90 AD	$0 AD	$0 AD	$0 AD	$0 AD	$0 AD	$0 AD
2026	Platinum	Together Blue EPO $250	$250	N/A	0%	N/A	$4,000	N/A	Office Visit: $20 Virtual Visit: $0	Office Visit: $35 Virtual Visit: $0	$35	$40	$0 AD	$0 AD	$150	$35	$35	$75	$0/$5/$20/50%
2027	Platinum	Together Blue with AHN EPO $250	$250	N/A	0%	N/A	$4,000	N/A	Office Visit: $20 Virtual Visit: $0	Office Visit: $35 Virtual Visit: $0	$35	$40	$0 AD	$0 AD	$150	$35	$35	$75	$0/$5/$20/50%
2026	Gold	Together Blue EPO $0	$0	N/A	0%	N/A	$9,100	N/A	Office Visit: $45 Virtual Visit: $0	Office Visit: $75 Virtual Visit: $0	$75	$85	$100	$250	$405	$75	$75	$360	$0/$25/$80/50%
2027	Gold	Together Blue EPO $0	$0	N/A	0%	N/A	$9,100	N/A	Office Visit: $45 Virtual Visit: $0	Office Visit: $75 Virtual Visit: $0	$75	$85	$80	$250	$405	$75	$75	$360	$0/$25/$80/50%
2026	Gold	Together Blue EPO $500	$500	N/A	0%	N/A	$7,900	N/A	Office Visit: $30 Virtual Visit: $0	Office Visit: $60 Virtual Visit: $0	$60	$75	$100 AD	$0 AD	$300	$60	$60	$300	$0/$25/$80/50%
2027	Gold	Together Blue with AHN EPO $500	$500	N/A	0%	N/A	$7,900	N/A	Office Visit: $30 Virtual Visit: $0	Office Visit: $60 Virtual Visit: $0	$60	$75	$100 AD	$0 AD	$300	$60	$60	$300	$0/$25/$80/50%
2026	Gold	Together Blue EPO $1000	$1,000	N/A	0%	N/A	$9,100	N/A	Office Visit: $30 Virtual Visit: $0	Office Visit: $60 Virtual Visit: $0	$60	$75	$0 AD	$0 AD	$300	$60	$60	$300	$0/$25/$80/50%
2027	Gold	Together Blue EPO $1000	$1,000	N/A	0%	N/A	$9,100	N/A	Office Visit: $30 Virtual Visit: $0	Office Visit: $60 Virtual Visit: $0	$60	$75	$0 AD	$0 AD	$300	$60	$60	$300	$0/$25/$80/50%
2026	Gold	Together Blue EPO $1500	$1,500	N/A	0%	N/A	$7,900	N/A	Office Visit: $30 Virtual Visit: $0	Office Visit: $60 Virtual Visit: $0	$60	$75	$0 AD	$0 AD	$300	$60	$60	$300	$0/$25/$80/50%
2027	Gold	Together Blue with AHN EPO $1500	$1,500	N/A	0%	N/A	$7,900	N/A	Office Visit: $30 Virtual Visit: $0	Office Visit: $60 Virtual Visit: $0	$60	$75	$0 AD	$0 AD	$300	$60	$60	$300	$0/$25/$80/50%
2026	Gold	Together Blue EPO $2500 1x	$2,500	N/A	0%	N/A	$7,900	N/A	Office Visit: $45 Virtual Visit: $0	Office Visit: $65 Virtual Visit: $0	$65	$75	$0 AD	$0 AD	$250	$65	$65	$250	$0/$25/$80/50%
2027	Gold	Together Blue EPO $2500 1x	$2,500	N/A	0%	N/A	$7,900	N/A	Office Visit: $45 Virtual Visit: $0	Office Visit: $65 Virtual Visit: $0	$65	$75	$0 AD	$0 AD	$250	$65	$65	$250	$0/$25/$80/50%

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2026 - 2027 Small group ACA benefit comparisons

Plan year	Metal level	Product name	Medical Deductible		Coinsurance		Out-of-Pocket maximum *(includes Deductible, coinsurance, and copays)*		Primary care office	Mental health/ substance abuse office	Specialist office	Urgent care	Outpatient surgery	Inpatient hospital	Emergency room	Basic diagnostics (lab/ pathology)	Basic diagnostics (imaging/ X-ray)	Adv. diagnostics /imaging (MRI/CAT/ PET)	Rx formulary (HCR comprehensive)
			In-network (2x fam.)	Out-of-network (2x fam.)	In-network	Out-of-network	In-network (2x fam.)	Out-of-network (2x fam.)											Low-cost generic/ Standard generic/ Brand formulary/ Non-formulary/ Specialty formulary/ Specialty non-formulary
			Member Pays		Member Pays		Member Pays												
2026	Gold	Together Blue EPO $5000 1x	$5,000	N/A	0%	N/A	$7,900	N/A	Office Visit: $25 Virtual Visit: $0	Office Visit: $45 Virtual Visit: $0	$45	$60	$0 AD	$0 AD	$325	$45	$45	$200	$0/$25/$80/50%
2027	Gold	Together Blue with AHN EPO $5000 1x	$5,000	N/A	0%	N/A	$7,900	N/A	Office Visit: $25 Virtual Visit: $0	Office Visit: $45 Virtual Visit: $0	$45	$60	$0 AD	$0 AD	$325	$45	$45	$200	$0/$25/$80/50%
2026	Silver	Together Blue EPO $2000	$2,000	N/A	30%	N/A	$10,150	N/A	Office Visit: $55 Virtual Visit: $0	Office Visit: $85 Virtual Visit: $0	$85	$95	$250 AD	30% AD	$565	$85 AD	$85 AD	$550	$0/$30/$155/50%
2027	Silver	Together Blue with AHN EPO $2000	$2,000	N/A	30%	N/A	$12,000	N/A	Office Visit: $55 Virtual Visit: $0	Office Visit: $85 Virtual Visit: $0	$85	$95	$350 AD	30% AD	$565	$100 AD	$100 AD	$550	$0/$30/$155/50%
2026	Silver	Together Blue EPO Embedded Q$3800	$3,800	N/A	0%	N/A	$7,500	N/A	$0 AD	$0 AD	$0 AD	$0 AD	$75 AD	$0 AD	$0 AD	$0 AD	$0 AD	$0 AD	$0/$30/$155/50% AD
2027	Silver	Together Blue with AHN EPO Embedded Q$3800	$3,800	N/A	0%	N/A	$7,500	N/A	$0 AD	$0 AD	$0 AD	$0 AD	$75 AD	$0 AD	$0 AD	$0 AD	$0 AD	$0 AD	$0/$30/$155/50% AD
2026	Bronze	Together Blue EPO Embedded Q$6650	$6,650	N/A	0%	N/A	$8,500	N/A	$0 AD	$0 AD	$0 AD	$0 AD	$0 AD	$0 AD	$250 AD	$40 AD	$60 AD	$150 AD	$0/$30/$155/50% AD
2027	Bronze	Together Blue with AHN EPO Embedded Q$6650	$6,650	N/A	0%	N/A	$8,000	N/A	$0 AD	$0 AD	$0 AD	$0 AD	$20 AD	$0 AD	$0 AD	$15 AD	$15 AD	$0 AD	$0/$30/$155/50% AD
2026	Platinum	Performance Blue PPO $0 100/80 Platinum	$0	$1,500	0%	20%	$6,500	$13,000	Office Visit: $10 Virtual Visit: $0	Office Visit: $20 Virtual Visit: $0	$20	$40	$50	$0	$150	$20	$20	$50	$3/$10/$55/$85/20%/30%
2027	Platinum	Performance Blue PPO $0 100/80 Platinum	$0	$1,500	0%	20%	$9,500	$19,000	Office Visit: $10 Virtual Visit: $0	Office Visit: $20 Virtual Visit: $0	$20	$40	$65	$0	$150	$40	$40	$50	$3/$10/$55/$85/20%/30%
2026	Platinum	Performance Blue PPO $250 100/80 Platinum	$250	$2,250	0%	20%	$4,000	$8,000	Office Visit: $10 Virtual Visit: $0	Office Visit: $20 Virtual Visit: $0	$20	$40	$100 AD	$0 AD	$150	$20	$20	$40	$3/$10/$55/$85/20%/30%
2027	Platinum	Performance Blue PPO $250 100/80 Platinum	$250	$2,250	0%	20%	$6,500	$13,000	Office Visit: $10 Virtual Visit: $0	Office Visit: $20 Virtual Visit: $0	$20	$40	$100 AD	$0 AD	$150	$30	$30	$40	$3/$10/$55/$85/20%/30%
2026	Gold	Performance Blue PPO $0 100/80 Gold	$0	$15,000	0%	20%	$8,700	$26,100	Office Visit: $30 Virtual Visit: $0	Office Visit: $70 Virtual Visit: $0	$70	$75	$120	$500	$350	$70	$70	$350	$3/$20/$65/$90/20%/30%
2027	Gold	Performance Blue PPO $0 100/80 Gold	$0	$15,000	0%	20%	$8,700	$26,100	Office Visit: $30 Virtual Visit: $0	Office Visit: $70 Virtual Visit: $0	$70	$75	$120	$500	$350	$70	$70	$350	$3/$20/$65/$90/20%/30%
2026	Gold	Performance Blue PPO $250 100/80 Gold	$250	$2,250	0%	20%	$7,900	$23,700	Office Visit: $30 Virtual Visit: $0	Office Visit: $65 Virtual Visit: $0	$65	$75	$100 AD	$0 AD	$350	$60	$60	$300	$3/$20/$65/$90/20%/30%
2027	Gold	Performance Blue PPO $250 100/80 Gold	$250	$2,250	0%	20%	$8,900	$26,700	Office Visit: $30 Virtual Visit: $0	Office Visit: $65 Virtual Visit: $0	$65	$75	$100 AD	$0 AD	$350	$60	$60	$300	$3/$20/$65/$90/20%/30%
2026	Gold	Performance Blue PPO $500 100/80 Gold	$500	$4,500	0%	20%	$9,100	$27,300	Office Visit: $25 Virtual Visit: $0	Office Visit: $55 Virtual Visit: $0	$55	$70	$100 AD	$0 AD	$350	$55	$55	$275	$3/$20/$65/$90/20%/30%
2027	Gold	Performance Blue PPO $500 100/80 Gold	$500	$4,500	0%	20%	$10,100	$30,300	Office Visit: $25 Virtual Visit: $0	Office Visit: $55 Virtual Visit: $0	$55	$70	$100 AD	$0 AD	$350	$55	$55	$275	$3/$20/$65/$90/20%/30%
2026	Gold	Performance Blue PPO $750 100/80 Gold	$750	$4,500	0%	20%	$9,100	$27,300	Office Visit: $25 Virtual Visit: $0	Office Visit: $55 Virtual Visit: $0	$55	$70	$100 AD	$0 AD	$250	$55	$55	$225	$3/$15/$60/$90/20%/30%
2027	Gold	Performance Blue PPO $750 100/80 Gold	$750	$4,500	0%	20%	$10,100	$30,300	Office Visit: $25 Virtual Visit: $0	Office Visit: $55 Virtual Visit: $0	$55	$70	$100 AD	$0 AD	$250	$55	$55	$225	$3/$15/$60/$90/20%/30%
2026	Gold	Performance Blue PPO $1000 100/80 Gold	$1,000	$6,000	0%	20%	$9,100	$27,300	Office Visit: $25 Virtual Visit: $0	Office Visit: $55 Virtual Visit: $0	$55	$70	$100 AD	$0 AD	$250	$55	$55	$225	$3/$15/$60/$90/20%/30%
2027	Gold	Performance Blue PPO $1000 100/80 Gold	$1,000	$6,000	0%	20%	$9,100	$27,300	Office Visit: $25 Virtual Visit: $0	Office Visit: $55 Virtual Visit: $0	$55	$70	$100 AD	$0 AD	$250	$55	$55	$225	$3/$15/$60/$90/20%/30%

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2026 - 2027 Small group ACA benefit comparisons

Plan year	Metal level	Product name	Medical Deductible		Coinsurance		Out-of-Pocket maximum *(includes Deductible, coinsurance, and copays)*		Primary care office	Mental health/ substance abuse office	Specialist office	Urgent care	Outpatient surgery	Inpatient hospital	Emergency room	Basic diagnostics (lab/ pathology)	Basic diagnostics (imaging/ X-ray)	Adv. diagnostics /imaging (MRI/CAT/ PET)	Rx formulary (HCR comprehensive)
			In-network (2x fam.)	Out-of-network (2x fam.)	In-network	Out-of-network	In-network (2x fam.)	Out-of-network (2x fam.)	In-network	In-network	In-network	In-network	In-network	In-network	In-network	In-network	In-network	In-network	Low-cost generic/ Standard generic/ Brand formulary/ Non-formulary/ Specialty formulary/ Specialty non-formulary
			Member Pays		Member Pays		Member Pays												
2026	Gold	Performance Blue PPO $1000 90/70 Gold	$1,000	$12,000	10%	30%	$7,900	$23,700	Office Visit: $45 Virtual Visit: $0	Office Visit: $75 Virtual Visit: $0	$75	$100	10% AD	10% AD	$300	$75	$75	$350 AD	$3/$15/$60/$90/20%/30%
2027	Gold	Performance Blue PPO $1000 90/70 Gold	$1,000	$12,000	10%	30%	$7,900	$23,700	Office Visit: $45 Virtual Visit: $0	Office Visit: $75 Virtual Visit: $0	$75	$100	10% AD	10% AD	$300	$75	$75	$350 AD	$3/$15/$60/$90/20%/30%
2026	Gold	Performance Blue PPO $1250 100/80 Gold	$1,250	$7,500	0%	20%	$9,100	$27,300	Office Visit: $25 Virtual Visit: $0	Office Visit: $55 Virtual Visit: $0	$55	$70	$100 AD	$0 AD	$225	$55	$55	$225	$3/$30/$65/$90/20%/30%
2027	Gold	Performance Blue PPO $1250 100/80 Gold	$1,250	$7,500	0%	20%	$9,100	$27,300	Office Visit: $25 Virtual Visit: $0	Office Visit: $55 Virtual Visit: $0	$55	$70	$100 AD	$0 AD	$225	$55	$55	$225	$3/$30/$65/$90/20%/30%
2026	Gold	Performance Blue PPO $1400 100/80 Gold	$1,400	$15,000	0%	20%	$9,100	$27,300	Office Visit: $40 Virtual Visit: $0	Office Visit: $70 Virtual Visit: $0	$70	$85	$100 AD	$0 AD	$300	$70	$70	$350	$3/$15/$60/$90/20%/30%
2027	Gold	Performance Blue PPO $1400 100/80 Gold	$1,400	$15,000	0%	20%	$9,100	$27,300	Office Visit: $40 Virtual Visit: $0	Office Visit: $70 Virtual Visit: $0	$70	$85	$100 AD	$0 AD	$300	$70	$70	$350	$3/$15/$60/$90/20%/30%
2026	Gold	Performance Blue PPO $1500 100/80 Gold	$1,500	$9,000	0%	20%	$9,100	$27,300	Office Visit: $25 Virtual Visit: $0	Office Visit: $55 Virtual Visit: $0	$55	$70	$100 AD	$0 AD	$225	$55	$55	$225	$3/$20/$65/$90/20%/30%
2027	Gold	Performance Blue PPO $1500 100/80 Gold	$1,500	$9,000	0%	20%	$9,100	$27,300	Office Visit: $25 Virtual Visit: $0	Office Visit: $55 Virtual Visit: $0	$55	$70	$100 AD	$0 AD	$225	$55	$55	$225	$3/$20/$65/$90/20%/30%
2026	Gold	Performance Blue PPO $1550 100/80 Gold	$1,550	$3,100	0%	20%	$9,100	$27,300	Office Visit: $10 Virtual Visit: $0	Office Visit: $30 Virtual Visit: $0	$30	$40	$150 AD	$250 AD	$300 AD	$40 AD	$40 AD	$175 AD	$3/$30/$65/$90/20%/30%
2027	Gold	Performance Blue PPO $1550 100/80 Gold	$1,550	$3,100	0%	20%	$11,100	$33,300	Office Visit: $10 Virtual Visit: $0	Office Visit: $30 Virtual Visit: $0	$30	$40	$175 AD	$250 AD	$300 AD	$40 AD	$40 AD	$175 AD	$3/$30/$65/$90/20%/30%
2026	Gold	Performance Blue PPO Qualified $1750 100/80 Gold	$1,750	$5,250	0%	20%	$5,000	$15,000	Office Visit: $15 AD Virtual Visit: $0 AD	Office Visit: $25 AD Virtual Visit: $0 AD	$25 AD	$40 AD	$100 AD	$0 AD	$200 AD	$30 AD	$30 AD	$100 AD	$3/$10/$55/$85/20%/30% AD
2027	Gold	Performance Blue PPO Qualified $1800 100/80 Gold	$1,800	$5,400	0%	20%	$6,000	$10,800	Office Visit: $15 AD Virtual Visit: $0 AD	Office Visit: $25 AD Virtual Visit: $0 AD	$25 AD	$40 AD	$65 AD	$0 AD	$200 AD	$30 AD	$30 AD	$100 AD	$3/$10/$55/$85/20%/30% AD
2026	Gold	Performance Blue PPO $1750 90/70 Gold	$1,750	$15,700	10%	30%	$7,900	$23,700	Office Visit: $35 Virtual Visit: $0	Office Visit: $60 Virtual Visit: $0	$60	$75	10% AD	10% AD	$250	$60	$60	$200	$3/$15/$60/$90/20%/30%
2027	Gold	Performance Blue PPO $1750 90/70 Gold	$1,750	$15,700	10%	30%	$7,900	$23,700	Office Visit: $35 Virtual Visit: $0	Office Visit: $60 Virtual Visit: $0	$60	$75	10% AD	10% AD	$250	$60	$60	$200	$3/$15/$60/$90/20%/30%
2026	Gold	Performance Blue PPO $2000 100/80 Gold	$2,000	$9,000	0%	20%	$9,100	$27,300	Office Visit: $25 Virtual Visit: $0	Office Visit: $55 Virtual Visit: $0	$55	$70	$100 AD	$0 AD	$225	$55	$55	$225	$3/$20/$65/$90/20%/30%
2027	Gold	Performance Blue PPO $2000 100/80 Gold	$2,000	$9,000	0%	20%	$9,100	$27,300	Office Visit: $25 Virtual Visit: $0	Office Visit: $55 Virtual Visit: $0	$55	$70	$100 AD	$0 AD	$225	$55	$55	$225	$3/$20/$65/$90/20%/30%
2026	Gold	Performance Blue PPO $2000 90/70 Gold	$2,000	$18,000	10%	30%	$7,900	$23,700	Office Visit: $35 Virtual Visit: $0	Office Visit: $60 Virtual Visit: $0	$60	$75	10% AD	10% AD	$250	$60	$60	$200	$3/$15/$60/$90/20%/30%
2027	Gold	Performance Blue PPO $2000 90/70 Gold	$2,000	$18,000	10%	30%	$7,900	$23,700	Office Visit: $35 Virtual Visit: $0	Office Visit: $60 Virtual Visit: $0	$60	$75	10% AD	10% AD	$250	$60	$60	$200	$3/$15/$60/$90/20%/30%
2026	Gold	Performance Blue PPO $2500 1x 100/80 Gold	$2,500	$5,000	0%	20%	$9,100	$27,300	Office Visit: $15 Virtual Visit: $0	Office Visit: $35 Virtual Visit: $0	$35	$40	$100 AD	$300 AD	$300 AD	$35 AD	$35 AD	$150 AD	$3/$20/$65/$90/20%/30%
2027	Gold	Performance Blue PPO $2500 1x 100/80 Gold	$2,500	$5,000	0%	20%	$9,100	$27,300	Office Visit: $15 Virtual Visit: $0	Office Visit: $35 Virtual Visit: $0	$35	$40	$100 AD	$300 AD	$300 AD	$35 AD	$35 AD	$150 AD	$3/$20/$65/$90/20%/30%

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2027 change AD = After Deductible

2026 - 2027 Small group ACA benefit comparisons

Plan year	Metal level	Product name	Medical Deductible		Coinsurance		Out-of-Pocket maximum *(includes Deductible, coinsurance, and copays)*		Primary care office	Mental health/ substance abuse office	Specialist office	Urgent care	Outpatient surgery	Inpatient hospital	Emergency room	Basic diagnostics (lab/ pathology)	Basic diagnostics (imaging/ X-ray)	Adv. diagnostics /imaging (MRI/CAT/ PET)	Rx formulary (HCR comprehensive)
			In-network (2x fam.)	Out-of-network (2x fam.)	In-network	Out-of-network	In-network (2x fam.)	Out-of-network (2x fam.)	In-network	In-network	In-network	In-network	In-network	In-network	In-network	In-network	In-network	In-network	Low-cost generic/ Standard generic/ Brand formulary/ Non-formulary/ Specialty formulary/ Specialty non-formulary
			Member Pays		Member Pays		Member Pays												
2026	Gold	Performance Blue PPO $4500 100/80 Gold	$4,500	$9,000	0%	20%	$7,700	$23,100	Office Visit: $10 Virtual Visit: $0	Office Visit: $40 Virtual Visit: $0	$40	$45	$0 AD	$100 AD	$100 AD	$40 AD	$40 AD	$50 AD	$3/$15/$60/$90/20%/30%
2027	Gold	Performance Blue PPO $4500 100/80 Gold	$4,500	$9,000	0%	20%	$7,700	$23,100	Office Visit: $10 Virtual Visit: $0	Office Visit: $40 Virtual Visit: $0	$40	$45	$0 AD	$100 AD	$100 AD	$40 AD	$40 AD	$50 AD	$3/$15/$60/$90/20%/30%
2026	Gold	Performance Blue PPO $5000 1x 100/80 Gold	$5,000	$18,000	0%	20%	$9,100	$27,300	Office Visit: $25 Virtual Visit: $0	Office Visit: $45 Virtual Visit: $0	$45	$60	$100 AD	$0 AD	$325	$45	$45	$200	$3/$20/$55/$85/20%/30%
2027	Gold	Performance Blue PPO $5000 1x 100/80 Gold	$5,000	$18,000	0%	20%	$9,100	$27,300	Office Visit: $25 Virtual Visit: $0	Office Visit: $45 Virtual Visit: $0	$45	$60	$100 AD	$0 AD	$325	$45	$45	$200	$3/$20/$55/$85/20%/30%
2026	Silver	Performance Blue PPO $600 50/40 Silver	$600	$5,400	50%	60%	$10,000	$30,000	Office Visit: $65 Virtual Visit: $0	Office Visit: $95 Virtual Visit: $0	$95	$100	$160 AD	50% AD	50% AD	$90	$90	50% AD	$3/$30/$65/$90/20%/30%
2027	Silver	Performance Blue PPO $600 50/40 Silver	$600	$5,400	50%	60%	$11,500	$34,500	Office Visit: $65 Virtual Visit: $0	Office Visit: $95 Virtual Visit: $0	$95	$100	$195 AD	50% AD	50% AD	$95	$95	50% AD	$3/$30/$65/$90/20%/30%
2026	Silver	Performance Blue PPO $2600 70/50 Silver	$2,600	$15,600	30%	50%	$9,100	$27,300	Office Visit: $40 Virtual Visit: $0	Office Visit: $85 Virtual Visit: $0	$85 AD	$90	$150 AD	30% AD	30% AD	$80 AD	$80 AD	30% AD	$3/$30/$65/$90/20%/30%
2027	Silver	Performance Blue PPO $2600 70/50 Silver	$2,600	$15,600	30%	50%	$11,500	$34,500	Office Visit: $40 Virtual Visit: $0	Office Visit: $85 Virtual Visit: $0	$85 AD	$90	$150 AD	30% AD	30% AD	$90 AD	$90 AD	$140 AD	$3/$30/$65/$90/20%/30%
2026	Silver	Performance Blue PPO Qualified Embedded $3500 100/80 Silver	$3,500	$10,500	0%	20%	$8,000	$24,000	Office Visit: $20 AD Virtual Visit: $0 AD	Office Visit: $30 AD Virtual Visit: $0 AD	$30 AD	$45 AD	$150 AD	$0 AD	$275 AD	$30 AD	$30 AD	$75 AD	$3/$15/$60/$90/20%/30% AD
2027	Silver	Performance Blue PPO Qualified Embedded $3500 100/80 Silver	$3,500	$10,500	0%	20%	$8,500	$25,500	Office Visit: $20 AD Virtual Visit: $0 AD	Office Visit: $30 AD Virtual Visit: $0 AD	$30 AD	$45 AD	$165 AD	$0 AD	$275 AD	$50 AD	$50 AD	$75 AD	$3/$15/$60/$90/20%/30% AD
2026	Silver	Performance Blue PPO Qualified Embedded $3700 100/100 Silver	$3,700	$11,100	0%	0%	$7,050	$21,150	$0 AD	$0 AD	$0 AD	$0 AD	$150 AD	$0 AD	$0 AD	$0 AD	$0 AD	$0 AD	$3/$30/$70/$100/20%/30% AD
2027	Silver	Performance Blue PPO Qualified Embedded $3700 100/100 Silver	$3,700	$11,100	0%	0%	$7,050	$21,150	$0 AD	$0 AD	$0 AD	$0 AD	$150 AD	$0 AD	$0 AD	$0 AD	$0 AD	$0 AD	$3/$30/$70/$100/20%/30% AD
2026	Silver	Performance Blue PPO $5000 1x 70/50 Silver	$5,000	$18,000	30%	50%	$9,100	$27,300	Office Visit: $35 Virtual Visit: $0	Office Visit: $60 Virtual Visit: $0	$60 AD	$60	$140 AD	30% AD	30% AD	$75 AD	$75 AD	30% AD	$3/$30/$65/$90/20%/30%
2027	Silver	Performance Blue PPO $5000 1x 70/50 Silver	$5,000	$18,000	30%	50%	$9,200	$27,600	Office Visit: $35 Virtual Visit: $0	Office Visit: $60 Virtual Visit: $0	$60 AD	$60	$140 AD	30% AD	30% AD	$80 AD	$80 AD	30% AD	$3/$30/$65/$90/20%/30%
2026	Bronze	Performance Blue PPO Qualified Embedded $7500 100/100 Bronze	$7,500	$15,000	0%	0%	$8,500	$25,500	$0 AD	$0 AD	$0 AD	$0 AD	$0 AD	$0 AD	$250 AD	$0 AD	$0 AD	$0 AD	$0 AD
2027	Bronze	Performance Blue PPO Qualified Embedded $7500 100/100 Bronze	$7,500	$15,000	0%	0%	$7,800	$23,400	$0 AD	$0 AD	$0 AD	$0 AD	$100 AD	$0 AD	$0 AD	$50 AD	$50 AD	$0 AD	$0 AD



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