

2027 Health Insurance Plan Comparison - Full Time Employee Only								
	PPO 6	CO-Pay OFFICE VISIT - (primary/specialist/Ur gent/ER)	Co-insurance In Network/out of network	In Patient Hospital/Out Patient	Prescriptions	Deductible In/ Out	Max Out of Pocket In/Out	Notes
	CEBT -UMR	\$1,079	\$50/\$50	80/20, 60/40	Deductible + 80/20% to Out of Pocket Max	\$20/\$40/\$60	\$3000/\$3,000	\$5,000/\$10,000 Local Providers In network
(Equivalent to PPO 6)	PPO B							
	PSHCG - Anthem	\$1,050	\$30/\$60/\$60/\$1,000	100%/Unclear out of network	in -network plan pays 100% After Deductible for Both	\$15/\$50/\$75/ 30% max \$500	\$3,000	\$6,500 Local Providers In Network, Out of Network Unclear
(Equivalent to PPO 6)	PPO 2000							
	CTSI	\$1,149	\$35	80/20, 60/40	Deductible + 80/20 to Out of Pocket Max	\$10 or 20%/\$25 or 40%/\$35 or 50% whichever is higher	\$2500/ \$5,000	\$5,525/\$10,000 Local Providers in Network
(Equivalent to PPO 6)	Choice PPO							
	PERA Care - Kaiser	\$1,037	\$30/\$60/\$75/\$500	80/20, Unclear	Deductible + 80/20 for both to Out of Pocket max	\$15/\$50/\$75/30% Max \$300	\$4,000	\$6,500 Limited Local In Network Providers/ No Medical Center, Out of Network = Separate Deductible, Out of Pocket Maximum and higher Coinsurance, amount unclear