Arkansas Blue Cross and Blue Shield 2026 Dual Option Health Plans



Calendar-Year Benefit

	Medical		Dedu	ctibles		Coins	urance	0	ut of Pocke	et Maximu	ms			Medic	al Copa	ays						RX Copa	ays			
Name	Copay	IND	IND	FAM	FAM			IND	IND	FAM	FAM	OT/	МН									Non	Pref		Deductible	Tr00P
	Туре	In-Net	OON	In-Net	OON	IN	OUT	In-Net	OON	In-Net	OON	PT/ ST	Consult/ Eval	IP	OP	ER	UC	PCP	SCP	Gen	Pref	Pref	Spec	Spec	Туре	Туре
Platinum 500 ESSENTIAL	С	\$500	\$1,500	\$1,000	\$3,000	20%	40%	\$2,500	\$7,500	\$5,000	\$15,000	\$20	\$20	D/C	D/C	D/C	\$40	\$20	\$40	\$10	\$30	\$50	\$100	\$200	Fulfillment	Embedded
Gold 3000 ESSENTIAL	c, d	\$3,000	\$9,000	\$6,000	\$18,000	20%	40%	\$6,000	\$18,000	\$12,000	\$36,000	\$20	\$20	D/C	\$100	D/C	\$40	\$20	\$40	\$20	\$40	\$80	coins	coins	Fulfillment	Embedded
Platinum 500 ESSENTIAL	С	\$500	\$1,500	\$1,000	\$3,000	20%	40%	\$2,500	\$7,500	\$5,000	\$15,000	\$20	\$20	D/C	D/C	D/C	\$40	\$20	\$40	\$10	\$30	\$50	\$100	\$200	Fulfillment	Embedded
Gold 3100 HDHP		\$3,100	\$9,300	\$6,200	\$18,600	0%	20%	\$3,100	\$9,300	\$6,200	\$18,600	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	True Family	True Family
Platinum 500 ESSENTIAL	С	\$500	\$1,500	\$1,000	\$3,000	20%	40%	\$2,500	\$7,500	\$5,000	\$15,000	\$20	\$20	D/C	D/C	D/C	\$40	\$20	\$40	\$10	\$30	\$50	\$100	\$200	Fulfillment	Embedded
Gold 3400 HDHP		\$3,400	\$10,200	\$6,800	\$20,400	0%	20%	\$3,400	\$10,200	\$6,800	\$20,400	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Platinum 500 VALUE	С	\$500	\$1,500	\$1,000	\$3,000	20%	40%	\$3,450	\$10,350	\$6,900	\$20,700	\$20	\$20	D/C	D/C	D/C	\$40	\$20	\$40	\$10	\$30	\$50	\$100	\$200	Fulfillment	Embedded
Gold 3400 HDHP		\$3,400	\$10,200	\$6,800	\$20,400	0%	20%	\$3,400	\$10,200	\$6,800	\$20,400	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Platinum 1000 ELITE	С	\$1,000	\$3,000	\$2,000	\$6,000	20%	40%	\$2,000	\$6,000	\$4,000	\$12,000	\$20	\$20	D/C	D/C	D/C	\$40	\$20	\$40	\$10	\$30	\$50	\$100	\$200	Fulfillment	Embedded
Gold 3400 HDHP		\$3,400	\$10,200	\$6,800	\$20,400	0%	20%	\$3,400	\$10,200	\$6,800	\$20,400	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Gold 1000 ELITE	c, d	\$1,000	\$3,000	\$2,000	\$6,000	20%	40%	\$7,250	\$21,750	\$14,500	\$43,500	\$25	\$25	D/C	\$100	D/C	\$50	\$25	\$50	\$15	\$30	\$60	\$120	\$240	Fulfillment	Embedded
Gold 3400 HDHP	<u>, </u>	\$3,400	\$10,200	\$6,800	\$20,400	0%	20%	\$3,400	\$10,200	\$6,800	\$20,400	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Gold 1000 ELITE	c, d	\$1,000	\$3,000	\$2,000	\$6,000	20%	40%	\$7,250	\$21,750	\$14,500	\$43,500	\$25	\$25	D/C	\$100	D/C	\$50	\$25	\$50	\$15	\$30	\$60	\$120	\$240	Fulfillment	Embedded
Silver 5300 HDHP		\$5,300	\$15,900	\$10,600	\$31,800	0%	20%	\$5,300	\$15,900	\$10,600	\$31,800	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Gold 1000 ELITE	c, d	\$1,000	\$3,000	\$2,000	\$6,000	20%	40%	\$7,250	\$21,750	\$14,500	\$43,500	\$25	\$25	D/C	\$100	D/C	\$50	\$25	\$50	\$15	\$30	\$60	\$120	\$240	Fulfillment	Embedded
Bronze 6250 ELITE**	C C	\$6,250	\$18,750	\$12,500	\$37,500	50%	50%	\$9,000	\$27,000	\$18,000	\$54,000	\$30	\$30	D/C	D/C	D/C	D/C	\$30	D/C	\$30	D/C	D/C	D/C	D/C	Embedded	Embedded
	o d	¢1 000	¢2 000	\$2,000	¢6 000	200/	400/	¢7.7E0		¢15 500	¢46 E00	¢20	¢20	D/C	¢200	D/C	¢c 0	ტეტ	den	ቀንበ		φοn	ooina	looine	Fulfillmont	Embaddad
Gold 1000 ESSENTIAL Silver 2000 ESSENTIAL	c, d c, d	\$1,000 \$2,000	\$3,000 \$6,000	\$2,000 \$4,000	\$6,000 \$12,000	20% 30%	40% 50%	\$7,750 \$10,250	\$23,250 \$30,750	\$15,500 \$20,500	\$46,500 \$61,500	\$30 \$50	\$30 \$50	D/C D/C	\$200 \$250	D/C	\$60 D/C	\$30 \$50	\$60 D/C	\$20 \$30	\$40 \$60	\$80 \$120	coins	coins	Fulfillment Fulfillment	Embedded Embedded
		1	1							1	· · · · · · · · · · · · · · · · · · ·															
Gold 1000 ESSENTIAL	c, d	\$1,000	\$3,000	\$2,000	\$6,000	20%	40%	\$7,750	\$23,250	\$15,500	\$46,500	\$30	\$30	D/C	\$200	D/C	\$60	\$30	\$60	\$20	\$40	\$80	coins	coins	Fulfillment	Embedded
Silver 3000 ELITE	c, d	\$3,000	\$9,000	\$6,000	\$18,000	20%	40%	\$7,250	\$21,750	\$14,500	\$43,500	\$45	\$45	D/C	\$200	D/C	\$90	\$45	\$90	\$30	\$60	\$120	\$240	\$480	Fulfillment	Embedded

^{**}Expanded Bronze

Deductible Types

Fulfillment - Each family member is subject to the individual deductible until two or three family members have met their individual deductible limit.

Aggregate (True Family) - Each family member is subject to the family deductible until the family deductible limit is met.

Embedded - Each family members is subject to the individual deductible limit until the sum total family deductible limit has been reached.

UNLESS OTHERWISE MENTIONED BELOW, COPAYS ARE NOT SUBJECT TO DEDUCTIBLE

- c: Three free visits before member cost sharing applies for Mental Health visit.
- d: (OP) copay refers to OP ASC facility fee only (NOT phys/surg services) & is copay, then deductible, then coinsurance.

Enrollment requirements for Dual Option For Metallic plans - Minimum of five enrolled; must have at least one enrollee in each plan option.

2026 Dual Option Health Plans



Calendar-Year Benefit

	Medical		Dedu	ctibles		Coins	urance	0	ut of Pocke	et Maximu	ms			Medic	cal Cop	ays						RX Copa	ays			
Name	Copay	IND	IND	FAM	FAM			IND	IND	FAM	FAM	OT/	MH									Non	Pref		Deductible	Tr00P
	Type	In-Net	00N	In-Net	00N	IN	OUT	In-Net	OON	In-Net	OON	PT/ ST	Consult/ Eval	IP	OP	ER	UC	PCP	SCP	Gen	Pref	Pref	Spec	Spec	Туре	Туре
Gold 1000 ESSENTIAL	c, d	\$1,000	\$3,000	\$2,000	\$6,000	20%	40%	\$7,750	\$23,250	\$15,500	\$46,500	\$30	\$30	D/C	\$200	D/C	\$60	\$30	\$60	\$20	\$40	\$80	coins	coins	Fulfillment	Embedded
Gold 3400 HDHP		\$3,400	\$10,200	\$6,800	\$20,400	0%	20%	\$3,400	\$10,200	\$6,800	\$20,400	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Gold 1000 ESSENTIAL	c, d	\$1,000	\$3,000	\$2,000	\$6,000	20%	40%	\$7,750	\$23,250	\$15,500	\$46,500	\$30	\$30	D/C	\$200	D/C	\$60	\$30	\$60	\$20	\$40	\$80	coins	coins	Fulfillment	Embedded
Silver 4000 ELITE	c,d	\$4,000	\$12,000	\$8,000	\$24,000	30%	50%	\$8,000	\$24,000	\$16,000	\$48,000	\$45	\$45	D/C	\$200	D/C	\$90	\$45	\$90	\$25	\$50	\$100	\$200	\$400	Fulfillment	Embedded
Gold 1000 ESSENTIAL	c, d	\$1,000	\$3,000	\$2,000	\$6,000	20%	40%	\$7,750	\$23,250	\$15,500	\$46,500	\$30	\$30	D/C	\$200	D/C	\$60	\$30	\$60	\$20	\$40	\$80	coins	coins	Fulfillment	Embedded
Silver 4700 HDHP		\$4,700	\$14,100	\$9,400	\$28,200	20%	40%	\$6,900	\$20,700	\$13,800	\$41,400	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Gold 1500 ELITE	c, d	\$1,500	\$4,500	\$3,000	\$9,000	20%	40%	\$5,500	\$16,500	\$11,000	\$33,000	\$25	\$25	D/C	\$100	D/C	\$50	\$25	\$50	\$15	\$30	\$60	\$120	\$240	Fulfillment	Embedded
Gold 4000 ELITE	c, d	\$4,000	\$12,000	\$8,000	\$24,000	20%	40%	\$6,000	\$18,000	\$12,000	\$36,000	\$25	\$25	D/C	\$100	D/C	\$50	\$25	\$50	\$15	\$30	\$60	\$120	\$240	Fulfillment	Embedded
Gold 1500 ELITE	c, d	\$1,500	\$4,500	\$3,000	\$9,000	20%	40%	\$5,500	\$16,500	\$11,000	\$33,000	\$25	\$25	D/C	\$100	D/C	\$50	\$25	\$50	\$15	\$30	\$60	\$120	\$240	Fulfillment	Embedded
Silver 3000 EXPRESS	c, d	\$3,000	\$9,000	\$6,000	\$18,000	25%	45%	\$9,750	\$29,250	\$19,500	\$58,500	\$50	\$50	D/C	\$250	D/C	\$100	\$50	\$100	\$25	\$50	\$100	\$200	\$400	Fulfillment	Embedded
Gold 1500 ELITE	c, d	\$1,500	\$4,500	\$3,000	\$9,000	20%	40%	\$5,500	\$16,500	\$11,000	\$33,000	\$25	\$25	D/C	\$100	D/C	\$50	\$25	\$50	\$15	\$30	\$60	\$120	\$240	Fulfillment	Embedded
Silver 5300 HDHP		\$5,300	\$15,900	\$10,600	\$31,800	0%	20%	\$5,300	\$15,900	\$10,600	\$31,800	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Gold 1500 ELITE	c, d	\$1,500	\$4,500	\$3,000	\$9,000	20%	40%	\$5,500	\$16,500	\$11,000	\$33,000	\$25	\$25	D/C	\$100	D/C	\$50	\$25	\$50	\$15	\$30	\$60	\$120	\$240	Fulfillment	Embedded
Silver 6000 HDHP		\$6,000	\$18,000	\$12,000	\$36,000	0%	20%	\$6,000	\$18,000	\$12,000	\$36,000	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Gold 1500 ELITE	c, d	\$1,500	\$4,500	\$3,000	\$9,000	20%	40%	\$5,500	\$16,500	\$11,000	\$33,000	\$25	\$25	D/C	\$100	D/C	\$50	\$25	\$50	\$15	\$30	\$60	\$120	\$240	Fulfillment	Embedded
Bronze 7100 HDHP**		\$7,100	\$21,300	\$14,200	\$42,600	0%	20%	\$7,100	\$21,300	\$14,200	\$42,600	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Gold 1500 ESSENTIAL	c, d	\$1,500	\$4,500	\$3,000	\$9,000	20%	40%	\$6,500	\$19,500	\$13,000	\$39,000	\$30	\$30	D/C	\$200	D/C	\$60	\$30	\$60	\$20	\$40	\$80	coins	coins	Fulfillment	Embedded
Silver 3000 ELITE	c, d	\$3,000	\$9,000	\$6,000	\$18,000	20%	40%	\$7,250	\$21,750	\$14,500	\$43,500	\$45	\$45	D/C	\$200	D/C	\$90	\$45	\$90	\$30	\$60	\$120	\$240	\$480	Fulfillment	Embedded
Gold 1500 ESSENTIAL	c, d	\$1,500	\$4,500	\$3,000	\$9,000	20%	40%	\$6,500	\$19,500	\$13,000	\$39,000	\$30	\$30	D/C	\$200	D/C	\$60	\$30	\$60	\$20	\$40	\$80	coins	coins	Fulfillment	Embedded
Gold 3000 ESSENTIAL	c, d	\$3,000	\$9,000	\$6,000	\$18,000	20%	40%	\$6,000	\$18,000	\$12,000	\$36,000	\$20	\$20	D/C	\$100	D/C	\$40	\$20	\$40	\$20	\$40	\$80	coins	coins	Fulfillment	Embedded

^{**}Expanded Bronze

Deductible Types

Fulfillment - Each family member is subject to the individual deductible until two or three family members have met their individual deductible limit.

Aggregate (True Family) - Each family member is subject to the family deductible until the family deductible limit is met.

Embedded - Each family members is subject to the individual deductible limit until the sum total family deductible limit has been reached.

- c: Three free visits before member cost sharing applies for Mental Health visit.
- d: (OP) copay refers to OP ASC facility fee only (NOT phys/surg services) & is copay, then deductible, then coinsurance.

2026 Dual Option Health Plans



Calendar-Year Benefit

	Medical		Dedu	ctibles		Coins	ırance	0	ut of Pocke	t Maximu	ms			Medic	al Copa	ays						RX Copa	ays			
Name	Copay Type	IND In-Net	IND OON	FAM In-Net	FAM OON	IN	OUT	IND In-Net	IND OON	FAM In-Net	FAM OON	OT/ PT/ ST	MH Consult/ Eval	IP	OP	ER	UC	PCP	SCP	Gen	Pref	Non Pref	Pref Spec	Spec	Deductible Type	TrOOP Type
Gold 1500 ESSENTIAL	c, d	\$1,500	\$4,500	\$3,000	\$9,000	20%	40%	\$6,500	\$19,500	\$13,000	\$39,000	\$30	\$30	D/C	\$200	D/C	\$60	\$30	\$60	\$20	\$40	\$80	coins	coins	Fulfillment	Embedded
Gold 3400 HDHP		\$3,400	\$10,200	\$6,800	\$20,400	0%	20%	\$3,400	\$10,200	\$6,800	\$20,400	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Gold 1500 ESSENTIAL	c, d	\$1,500	\$4,500	\$3,000	\$9,000	20%	40%	\$6,500	\$19,500	\$13,000	\$39,000	\$30	\$30	D/C	\$200	D/C	\$60	\$30	\$60	\$20	\$40	\$80	coins	coins	Fulfillment	Embedded
Silver 4700 HDHP		\$4,700	\$14,100	\$9,400	\$28,200	20%	40%	\$6,900	\$20,700	\$13,800	\$41,400	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Gold 1500 ESSENTIAL	c, d	\$1,500	\$4,500	\$3,000	\$9,000	20%	40%	\$6,500	\$19,500	\$13,000	\$39,000	\$30	\$30	D/C	\$200	D/C	\$60	\$30	\$60	\$20	\$40	\$80	coins	coins	Fulfillment	Embedded
Silver 5300 HDHP		\$5,300	\$15,900	\$10,600	\$31,800	0%	20%	\$5,300	\$15,900	\$10,600	\$31,800	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Gold 1500 ESSENTIAL	c, d	\$1,500	\$4,500	\$3,000	\$9,000	20%	40%	\$6,500	\$19,500	\$13,000	\$39,000	\$30	\$30	D/C	\$200	D/C	\$60	\$30	\$60	\$20	\$40	\$80	coins	coins	Fulfillment	Embedded
Silver 6000 ESSENTIAL	c,d	\$6,000	\$18,000	\$12,000	\$36,000	20%	40%	\$9,500	\$28,500	\$19,000	\$57,000	\$45	\$45	D/C	\$250	D/C	\$90	\$45	\$90	\$30	\$60	\$120	coins	coins	Fulfillment	Embedded
Gold 1500 VALUE	c, d	\$1,500	\$4,500	\$3,000	\$9,000	30%	50%	\$7,300	\$21,900	\$14,600	\$43,800	\$25	\$25	D/C	\$200	D/C	\$50	\$25	\$50	\$25	\$50	\$100	coins	coins	Fulfillment	Embedded
Silver 3000 VALUE	c, d	\$3,000	\$9,000	\$6,000	\$18,000	30%	50%	\$8,675	\$26,025	\$17,350	\$52,050	\$60	\$60	D/C	\$250	D/C	\$120	\$60	\$120	\$30	\$90	\$180	coins	coins	Fulfillment	Embedded
Gold 1500 VALUE	c, d	\$1,500	\$4,500	\$3,000	\$9,000	30%	50%	\$7,300	\$21,900	\$14,600	\$43,800	\$25	\$25	D/C	\$200	D/C	\$50	\$25	\$50	\$25	\$50	\$100	coins	coins	Fulfillment	Embedded
Gold 3400 HDHP		\$3,400	\$10,200	\$6,800	\$20,400	0%	20%	\$3,400	\$10,200	\$6,800	\$20,400	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Gold 1500 VALUE	c, d	\$1,500	\$4,500	\$3,000	\$9,000	30%	50%	\$7,300	\$21,900	\$14,600	\$43,800	\$25	\$25	D/C	\$200	D/C	\$50	\$25	\$50	\$25	\$50	\$100	coins	coins	Fulfillment	Embedded
Gold 3400 HDHP VALUE		\$3,400	\$10,200	\$6,800	\$20,400	20%	40%	\$4,400	\$13,200	\$8,800	\$26,400	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Gold 1500 VALUE	c, d	\$1,500	\$4,500	\$3,000	\$9,000	30%	50%	\$7,300	\$21,900	\$14,600	\$43,800	\$25	\$25	D/C	\$200	D/C	\$50	\$25	\$50	\$25	\$50	\$100	coins	coins	Fulfillment	Embedded
Gold 4000 VALUE	c, d	\$4,000	\$12,000	\$8,000	\$24,000	30%	30%	\$6,200	\$18,600	\$12,400	\$37,200	\$25	\$25	D/C	\$200	D/C	\$50	\$25	\$50	\$25	\$50	\$100	coins	coins	Fulfillment	Embedded
Gold 1500 VALUE	c, d	\$1,500	\$4,500	\$3,000	\$9,000	30%	50%	\$7,300	\$21,900	\$14,600	\$43,800	\$25	\$25	D/C	\$200	D/C	\$50	\$25	\$50	\$25	\$50	\$100	coins	coins	Fulfillment	Embedded
Silver 5000 VALUE	c, d	\$5,000	\$15,000	\$10,000	\$30,000	30%	50%	\$8,675	\$26,025	\$17,350	\$52,050	\$60	\$60	D/C	\$250	D/C	\$120	\$60	\$120	\$30	\$90	\$180	coins	coins	Fulfillment	Embedded
Gold 1500 VALUE	c, d	\$1,500	\$4,500	\$3,000	\$9,000	30%	50%	\$7,300	\$21,900	\$14,600	\$43,800	\$25	\$25	D/C	\$200	D/C	\$50	\$25	\$50	\$25	\$50	\$100	coins	coins	Fulfillment	Embedded
Silver 6000 VALUE	c, d	\$6,000	\$18,000	\$12,000	\$36,000	30%	50%	\$8,675	\$26,025	\$17,350	\$52,050	\$60	\$60	D/C	\$250	D/C	\$120	\$60	\$120	\$30	\$90	\$180	coins	coins	Fulfillment	Embedded

^{**}Expanded Bronze

Deductible Types

Fulfillment - Each family member is subject to the individual deductible until two or three family members have met their individual deductible limit.

Aggregate (True Family) - Each family member is subject to the family deductible until the family deductible limit is met.

Embedded - Each family members is subject to the individual deductible limit until the sum total family deductible limit has been reached.

- c: Three free visits before member cost sharing applies for Mental Health visit.
- d: (OP) copay refers to OP ASC facility fee only (NOT phys/surg services) & is copay, then deductible, then coinsurance.

2026 Dual Option Health Plans



Calendar-Year Benefit

	Medical		Dedu	ctibles		Coins	urance	0	ut of Pocke	t Maximu	ms			Medic	al Copa	iys						RX Copa	ays			
Name	Copay	IND	IND	FAM	FAM			IND	IND	FAM	FAM	OT/	МН									Non	Pref		Deductible	Tr00P
	Туре	In-Net	OON	In-Net	OON	IN	OUT	In-Net	OON	In-Net	OON	PT/ ST	Consult/ Eval	IP	OP	ER	UC	PCP	SCP	Gen	Pref	Pref	Spec	Spec	Туре	Туре
Gold 1500 VALUE	c, d	\$1,500	\$4,500	\$3,000	\$9,000	30%	50%	\$7,300	\$21,900	\$14,600	\$43,800	\$25	\$25	D/C	\$200	D/C	\$50	\$25	\$50	\$25	\$50	\$100	coins	coins	Fulfillment	Embedded
Silver 5300 HDHP		\$5,300	\$15,900	\$10,600	\$31,800	0%	20%	\$5,300	\$15,900	\$10,600	\$31,800	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Gold 2000 ELITE	c, d	\$2,000	\$6,000	\$4,000	\$12,000	20%	40%	\$6,500	\$19,500	\$13,000	\$39,000	\$25	\$25	D/C	\$100	D/C	\$50	\$25	\$50	\$15	\$30	\$60	\$120	\$240	Fulfillment	Embedded
Silver 4000 ELITE	c,d	\$4,000	\$12,000	\$8,000	\$24,000	30%	50%	\$8,000	\$24,000	\$16,000	\$48,000	\$45	\$45	D/C	\$200	D/C	\$90	\$45	\$90	\$25	\$50	\$100	\$200	\$400	Fulfillment	Embedded
Gold 2000 ELITE	c, d	\$2,000	\$6,000	\$4,000	\$12,000	20%	40%	\$6,500	\$19,500	\$13,000	\$39,000	\$25	\$25	D/C	\$100	D/C	\$50	\$25	\$50	\$15	\$30	\$60	\$120	\$240	Fulfillment	Embedded
Silver 6000 ESSENTIAL	c,d	\$6,000	\$18,000	\$12,000	\$36,000	20%	40%	\$9,500	\$28,500	\$19,000	\$57,000	\$45	\$45	D/C	\$250	D/C	\$90	\$45	\$90	\$30	\$60	\$120	coins	coins	Fulfillment	Embedded
Gold 2000 ELITE	c, d	\$2,000	\$6,000	\$4,000	\$12,000	20%	40%	\$6,500	\$19,500	\$13,000	\$39,000	\$25	\$25	D/C	\$100	D/C	\$50	\$25	\$50	\$15	\$30	\$60	\$120	\$240	Fulfillment	Embedded
Silver 4700 HDHP		\$4,700	\$14,100	\$9,400	\$28,200	20%	40%	\$6,900	\$20,700	\$13,800	\$41,400	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Gold 2000 ELITE	c, d	\$2,000	\$6,000	\$4,000	\$12,000	20%	40%	\$6,500	\$19,500	\$13,000	\$39,000	\$25	\$25	D/C	\$100	D/C	\$50	\$25	\$50	\$15	\$30	\$60	\$120	\$240	Fulfillment	Embedded
Silver 5300 HDHP		\$5,300	\$15,900	\$10,600	\$31,800	0%	20%	\$5,300	\$15,900	\$10,600	\$31,800	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Gold 2000 ELITE	c, d	\$2,000	\$6,000	\$4,000	\$12,000	20%	40%	\$6,500	\$19,500	\$13,000	\$39,000	\$25	\$25	D/C	\$100	D/C	\$50	\$25	\$50	\$15	\$30	\$60	\$120	\$240	Fulfillment	Embedded
Silver 6000 HDHP		\$6,000	\$18,000	\$12,000	\$36,000	0%	20%	\$6,000	\$18,000	\$12,000	\$36,000	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Gold 2000 ELITE	c, d	\$2,000	\$6,000	\$4,000	\$12,000	20%	40%	\$6,500	\$19,500	\$13,000	\$39,000	\$25	\$25	D/C	\$100	D/C	\$50	\$25	\$50	\$15	\$30	\$60	\$120	\$240	Fulfillment	Embedded
Bronze 6250 ELITE**	С	\$6,250	\$18,750	\$12,500	\$37,500	50%	50%	\$9,000	\$27,000	\$18,000	\$54,000	\$30	\$30	D/C	D/C	D/C	D/C	\$30	D/C	\$30	D/C	D/C	D/C	D/C	Embedded	Embedded
Gold 2000 ELITE	c, d	\$2,000	\$6,000	\$4,000	\$12,000	20%	40%	\$6,500	\$19,500	\$13,000	\$39,000	\$25	\$25	D/C	\$100	D/C	\$50	\$25	\$50	\$15	\$30	\$60	\$120	\$240	Fulfillment	Embedded
Bronze 7100 HDHP**	3, 4	\$7,100	\$21,300	\$14,200	\$42,600	0%	20%	\$7,100	\$21,300	\$14,200	\$42,600	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Gold 2000 ESSENTIAL	c, d	\$2,000	\$6,000	\$4,000	\$12,000	20%	40%	\$7,250	\$21,750	\$14,500	\$43,500	\$25	\$25	D/C	\$100	D/C	\$50	\$25	\$50	\$20	\$40	\$80	coins	coins	Fulfillment	Embedded
Gold 3400 HDHP	0, u	\$3,400	\$10,200	\$6,800	\$20,400	0%	20%	\$3,400	\$10,200	\$6,800	\$20,400	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Gold 2000 ESSENTIAL	0 4		\$6,000	\$4,000	\$12,000	20%	40%	\$7,250	\$21,750	\$14,500	\$43,500	\$25		D/C	\$100	D/C									Fulfillment	Embedded
Silver 4000 ELITE	c, d	\$2,000 \$4,000	\$12,000	\$4,000	\$12,000	30%	50%	\$7,250	\$21,750	\$14,500	\$43,500	\$25 \$45	\$25 \$45	D/C	\$200	D/C	\$50 \$90	\$25 \$45	\$50 \$90	\$20 \$25	\$40 \$50	\$80 \$100	coins \$200	coins \$400	Fulfillment	Embedded
OHIOT TOOU LETTE	0,0	Ψ+,000	Ψ12,000	ψυ,υυυ	Ψ2-7,000	00 /0	30 /0	ψ0,000	Ψ2-7,000	Ψ10,000	Ψ10,000	Ψτσ	ΨΤΟ	D/ 0	ΨΖΟΟ	5/0	Ψυυ	ΨΤΟ	Ψυσ	ΨΖυ	Ψυυ	ΨΙΟΟ	ΨΖΟΟ	Ψ100	runninont	Linboudod

^{**}Expanded Bronze

Deductible Types

Fulfillment - Each family member is subject to the individual deductible until two or three family members have met their individual deductible limit.

Aggregate (True Family) - Each family member is subject to the family deductible until the family deductible limit is met.

Embedded - Each family members is subject to the individual deductible limit until the sum total family deductible limit has been reached.

- c: Three free visits before member cost sharing applies for Mental Health visit.
- d: (OP) copay refers to OP ASC facility fee only (NOT phys/surg services) & is copay, then deductible, then coinsurance.

Arkansas Blue Cross and Blue Shield 2026 Dual Option Health Plans



Calendar-Year Benefit

	Madical		Dedu	ctibles		Coins	urance	0	ut of Pocke	t Maximu	ms			Medic	al Copa	ays						RX Copa	ays			
Name	Medical Copay	IND	IND	FAM	FAM			IND	IND	FAM	FAM	OT/	МН									Non	Pref		Deductible	Tr00P
	Туре	In-Net	OON	In-Net	OON	IN	OUT	In-Net	OON	In-Net	OON	PT/ ST	Consult/ Eval	IP	OP	ER	UC	PCP	SCP	Gen	Pref	Pref	Spec	Spec	Туре	Туре
Gold 2000 ESSENTIAL	c, d	\$2,000	\$6,000	\$4,000	\$12,000	20%	40%	\$7,250	\$21,750	\$14,500	\$43,500	\$25	\$25	D/C	\$100	D/C	\$50	\$25	\$50	\$20	\$40	\$80	coins	coins	Fulfillment	Embedded
Silver 5300 HDHP		\$5,300	\$15,900	\$10,600	\$31,800	0%	20%	\$5,300	\$15,900	\$10,600	\$31,800	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Gold 2000 ESSENTIAL	c, d	\$2,000	\$6,000	\$4,000	\$12,000	20%	40%	\$7,250	\$21,750	\$14,500	\$43,500	\$25	\$25	D/C	\$100	D/C	\$50	\$25	\$50	\$20	\$40	\$80	coins	coins	Fulfillment	Embedded
Silver 6000 ESSENTIAL	c,d	\$6,000	\$18,000	\$12,000	\$36,000	20%	40%	\$9,500	\$28,500	\$19,000	\$57,000	\$45	\$45	D/C	\$250	D/C	\$90	\$45	\$90	\$30	\$60	\$120	coins	coins	Fulfillment	Embedded
Gold 2000 ESSENTIAL	c, d	\$2,000	\$6,000	\$4,000	\$12,000	20%	40%	\$7,250	\$21,750	\$14,500	\$43,500	\$25	\$25	D/C	\$100	D/C	\$50	\$25	\$50	\$20	\$40	\$80	coins	coins	Fulfillment	Embedded
Silver 4700 HDHP		\$4,700	\$14,100	\$9,400	\$28,200	20%	40%	\$6,900	\$20,700	\$13,800	\$41,400	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Gold 2000 ESSENTIAL	c, d	\$2,000	\$6,000	\$4,000	\$12,000	20%	40%	\$7,250	\$21,750	\$14,500	\$43,500	\$25	\$25	D/C	\$100	D/C	\$50	\$25	\$50	\$20	\$40	\$80	coins	coins	Fulfillment	Embedded
Silver 8500 HRA	С	\$8,500	\$25,500	\$17,000	\$51,000	0%	20%	\$8,500	\$25,500	\$17,000	\$51,000	\$40	\$40	D/C	D/C	D/C	\$80	\$40	\$80	\$25	\$60	\$100	\$200	\$400	Fulfillment	Embedded
Gold 2000 VALUE	c, d	\$2,000	\$6,000	\$4,000	\$12,000	30%	50%	\$6,675	\$20,025	\$13,350	\$40,050	\$30	\$30	D/C	\$200	D/C	\$50	\$25	\$50	\$25	\$50	\$100	coins	coins	Fulfillment	Embedded
Silver 4000 ELITE	c,d	\$4,000	\$12,000	\$8,000	\$24,000	30%	50%	\$8,000	\$24,000	\$16,000	\$48,000	\$45	\$45	D/C	\$200	D/C	\$90	\$45	\$90	\$25	\$50	\$100	\$200	\$400	Fulfillment	Embedded
Gold 2000 VALUE	c, d	\$2,000	\$6,000	\$4,000	\$12,000	30%	50%	\$6,675	\$20,025	\$13,350	\$40,050	\$30	\$30	D/C	\$200	D/C	\$50	\$25	\$50	\$25	\$50	\$100	coins	coins	Fulfillment	Embedded
Gold 4000 VALUE	c, d	\$4,000	\$12,000	\$8,000	\$24,000	30%	30%	\$6,200	\$18,600	\$12,400	\$37,200	\$25	\$25	D/C	\$200	D/C	\$50	\$25	\$50	\$25	\$50	\$100	coins	coins	Fulfillment	Embedded
Gold 2000 VALUE	c, d	\$2,000	\$6,000	\$4,000	\$12,000	30%	50%	\$6,675	\$20,025	\$13,350	\$40,050	\$30	\$30	D/C	\$200	D/C	\$50	\$25	\$50	\$25	\$50	\$100	coins	coins	Fulfillment	Embedded
Silver 5000 VALUE	c, d	\$5,000	\$15,000	\$10,000	\$30,000	30%	50%	\$8,675	\$26,025	\$17,350	\$52,050	\$60	\$60	D/C	\$250	D/C	\$120	\$60	\$120	\$30	\$90	\$180	coins	coins	Fulfillment	Embedded
Gold 2000 VALUE	c, d	\$2,000	\$6,000	\$4,000	\$12,000	30%	50%	\$6,675	\$20,025	\$13,350	\$40,050	\$30	\$30	D/C	\$200	D/C	\$50	\$25	\$50	\$25	\$50	\$100	coins	coins	Fulfillment	Embedded
Silver 6000 VALUE	c, d	\$6,000	\$18,000	\$12,000	\$36,000	30%	50%	\$8,675	\$26,025	\$17,350	\$52,050	\$60	\$60	D/C	\$250	D/C	\$120	\$60	\$120	\$30	\$90	\$180	coins	coins	Fulfillment	Embedded
Gold 2000 VALUE	c, d	\$2,000	\$6,000	\$4,000	\$12,000	30%	50%	\$6,675	\$20,025	\$13,350	\$40,050	\$30	\$30	D/C	\$200	D/C	\$50	\$25	\$50	\$25	\$50	\$100	coins	coins	Fulfillment	Embedded
Silver 3500 HDHP	,	\$3,500	\$10,500	\$7,000	\$21,000	20%	40%	\$7,000	\$21,000	\$14,000	\$42,000	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Gold 2500 HDHP		\$2,500	\$7,500	\$5,000	\$15,000	20%	40%	\$5,000	\$15,000	\$10,000	\$30,000	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Gold 4000 ELITE	c, d	\$4,000	\$12,000	\$8,000	\$24,000	20%	40%	\$6,000	\$18,000	\$12,000	\$36,000	\$25	\$25	D/C	\$100	D/C	\$50	\$25	\$50	\$15	\$30	\$60	\$120	\$240	Fulfillment	Embedded

^{**}Expanded Bronze

Deductible Types

Fulfillment - Each family member is subject to the individual deductible until two or three family members have met their individual deductible limit.

Aggregate (True Family) - Each family member is subject to the family deductible until the family deductible limit is met.

Embedded - Each family members is subject to the individual deductible limit until the sum total family deductible limit has been reached.

- c: Three free visits before member cost sharing applies for Mental Health visit.
- d: (OP) copay refers to OP ASC facility fee only (NOT phys/surg services) & is copay, then deductible, then coinsurance.

Arkansas Blue Cross and Blue Shield 2026 Dual Option Health Plans



Calendar-Year Benefit

	Medical		Dedu	ctibles		Coins	urance	0	ut of Pocke	et Maximu	ms			Medic	al Copa	ays						RX Cop	ays			
Name	Copay	IND	IND	FAM	FAM			IND	IND	FAM	FAM	OT /	МН									Non	Pref		Deductible	Tr00P
	Туре	In-Net	OON	In-Net	00N	IN	OUT	In-Net	OON	In-Net	OON	PT/ ST	Consult/ Eval	IP	OP	ER	UC	PCP	SCP	Gen	Pref	Pref	Spec	Spec	Туре	Туре
Gold 2500 HDHP		\$2,500	\$7,500	\$5,000	\$15,000	20%	40%	\$5,000	\$15,000	\$10,000	\$30,000	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Silver 6000 ELITE	c,d	\$6,000	\$18,000	\$12,000	\$36,000	20%	40%	\$8,750	\$26,250	\$17,500	\$52,500	\$30	\$30	D/C	\$200	D/C	\$60	\$30	\$60	\$25	\$50	\$100	\$200	\$400	Fulfillment	Embedded
Gold 2500 ESSENTIAL	c, d	\$2,500	\$7,500	\$5,000	\$15,000	30%	50%	\$5,000	\$15,000	\$10,000	\$30,000	\$30	\$30	D/C	\$200	D/C	\$60	\$30	\$60	\$20	\$40	\$80	coins	coins	Fulfillment	Embedded
Silver 5000 ESSENTIAL	c,d	\$5,000	\$15,000	\$10,000	\$30,000	30%	50%	\$9,500	\$28,500	\$19,000	\$57,000	\$45	\$45	D/C	\$250	D/C	\$90	\$45	\$90	\$30	\$60	\$120	coins	coins	Fulfillment	Embedded
Gold 3000 ESSENTIAL	c, d	\$3,000	\$9,000	\$6,000	\$18,000	20%	40%	\$6,000	\$18,000	\$12,000	\$36,000	\$20	\$20	D/C	\$100	D/C	\$40	\$20	\$40	\$20	\$40	\$80	coins	coins	Fulfillment	Embedded
Silver 5000 ESSENTIAL	c,d	\$5,000	\$15,000	\$10,000	\$30,000	30%	50%	\$9,500	\$28,500	\$19,000	\$57,000	\$45	\$45	D/C	\$250	D/C	\$90	\$45	\$90	\$30	\$60	\$120	coins	coins	Fulfillment	Embedded
Gold 3000 ESSENTIAL	c, d	\$3,000	\$9,000	\$6,000	\$18,000	20%	40%	\$6,000	\$18,000	\$12,000	\$36,000	\$20	\$20	D/C	\$100	D/C	\$40	\$20	\$40	\$20	\$40	\$80	coins	coins	Fulfillment	Embedded
Silver 6000 ESSENTIAL	c,d	\$6,000	\$18,000	\$12,000	\$36,000	20%	40%	\$9,500	\$28,500	\$19,000	\$57,000	\$45	\$45	D/C	\$250	D/C	\$90	\$45	\$90	\$30	\$60	\$120	coins	coins	Fulfillment	Embedded
Gold 3000 ESSENTIAL	c, d	\$3,000	\$9,000	\$6,000	\$18,000	20%	40%	\$6,000	\$18,000	\$12,000	\$36,000	\$20	\$20	D/C	\$100	D/C	\$40	\$20	\$40	\$20	\$40	\$80	coins	coins	Fulfillment	Embedded
Silver 5300 HDHP		\$5,300	\$15,900	\$10,600	\$31,800	0%	20%	\$5,300	\$15,900	\$10,600	\$31,800	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Gold 3000 ESSENTIAL	c, d	\$3,000	\$9,000	\$6,000	\$18,000	20%	40%	\$6,000	\$18,000	\$12,000	\$36,000	\$20	\$20	D/C	\$100	D/C	\$40	\$20	\$40	\$20	\$40	\$80	coins	coins	Fulfillment	Embedded
Silver 6000 HDHP		\$6,000	\$18,000	\$12,000	\$36,000	0%	20%	\$6,000	\$18,000	\$12,000	\$36,000	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Gold 3000 VALUE	c, d	\$3,000	\$9,000	\$6,000	\$18,000	30%	50%	\$6,200	\$18,600	\$12,400	\$37,200	\$25	\$25	D/C	\$200	D/C	\$50	\$25	\$50	\$25	\$50	\$100	coins	coins	Fulfillment	Embedded
Silver 5000 VALUE	c, d	\$5,000	\$15,000	\$10,000	\$30,000	30%	50%	\$8,675	\$26,025	\$17,350	\$52,050	\$60	\$60	D/C	\$250	D/C	\$120	\$60	\$120	\$30	\$90	\$180	coins	coins	Fulfillment	Embedded
Gold 3000 VALUE	c, d	\$3,000	\$9,000	\$6,000	\$18,000	30%	50%	\$6,200	\$18,600	\$12,400	\$37,200	\$25	\$25	D/C	\$200	D/C	\$50	\$25	\$50	\$25	\$50	\$100	coins	coins	Fulfillment	Embedded
Silver 6000 VALUE	c, d	\$6,000	\$18,000	\$12,000	\$36,000	30%	50%	\$8,675	\$26,025	\$17,350	\$52,050	\$60	\$60	D/C	\$250	D/C	\$120	\$60	\$120	\$30	\$90	\$180	coins	coins	Fulfillment	Embedded
Gold 3100 HDHP		\$3,100	\$9,300	\$6,200	\$18,600	0%	20%	\$3,100	\$9,300	\$6,200	\$18,600	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	True Family	True Family
Silver 6000 HDHP		\$6,000	\$18,000	\$12,000	\$36,000	0%	20%	\$6,000	\$18,000	\$12,000	\$36,000	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Gold 3500 ELITE	c, d	\$3,500	\$10,500	\$7,000	\$21,000	20%	40%	\$6,000	\$18,000	\$12,000	\$36,000	\$20	\$20	D/C	\$100	D/C	\$40	\$20	\$40	\$15	\$30	\$60	coins	coins	Fulfillment	Embedded
Silver 6000 ESSENTIAL	c,d	\$6,000	\$18,000	\$12,000	\$36,000	20%	40%	\$9,500	\$28,500	\$19,000	\$57,000	\$45	\$45	D/C	\$250	D/C	\$90	\$45	\$90	\$30	\$60	\$120	coins	coins	Fulfillment	Embedded

^{**}Expanded Bronze

Deductible Types

Fulfillment - Each family member is subject to the individual deductible until two or three family members have met their individual deductible limit.

Aggregate (True Family) - Each family member is subject to the family deductible until the family deductible limit is met.

Embedded - Each family members is subject to the individual deductible limit until the sum total family deductible limit has been reached.

- c: Three free visits before member cost sharing applies for Mental Health visit.
- d: (OP) copay refers to OP ASC facility fee only (NOT phys/surg services) & is copay, then deductible, then coinsurance.

2026 Dual Option Health Plans



Calendar-Year Benefit

	Medical		Dedu	ctibles		Coins	urance	0	ut of Pocke	t Maximu	ms			Medic	al Copa	ys						RX Cop	ays			
Name	Copay Type	IND In-Net	IND OON	FAM In-Net	FAM OON	IN	OUT	IND In-Net	IND OON	FAM In-Net	FAM OON	OT/ PT/ ST	MH Consult/ Eval	IP	OP	ER	UC	PCP	SCP	Gen	Pref	Non Pref	Pref Spec	Spec	Deductible Type	TrOOP Type
Gold 3500 ELITE	c, d	\$3,500	\$10,500	\$7,000	\$21,000	20%	40%	\$6,000	\$18,000	\$12,000	\$36,000	\$20	\$20	D/C	\$100	D/C	\$40	\$20	\$40	\$15	\$30	\$60	coins	coins	Fulfillment	Embedded
Silver 6000 HDHP		\$6,000	\$18,000	\$12,000	\$36,000	0%	20%	\$6,000	\$18,000	\$12,000	\$36,000	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Gold 4000 ELITE	c, d	\$4,000	\$12,000	\$8,000	\$24,000	20%	40%	\$6,000	\$18,000	\$12,000	\$36,000	\$25	\$25	D/C	\$100	D/C	\$50	\$25	\$50	\$15	\$30	\$60	\$120	\$240	Fulfillment	Embedded
Silver 5300 HDHP		\$5,300	\$15,900	\$10,600	\$31,800	0%	20%	\$5,300	\$15,900	\$10,600	\$31,800	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Gold 4000 ELITE	c, d	\$4,000	\$12,000	\$8,000	\$24,000	20%	40%	\$6,000	\$18,000	\$12,000	\$36,000	\$25	\$25	D/C	\$100	D/C	\$50	\$25	\$50	\$15	\$30	\$60	\$120	\$240	Fulfillment	Embedded
Silver 6000 ESSENTIAL	c,d	\$6,000	\$18,000	\$12,000	\$36,000	20%	40%	\$9,500	\$28,500	\$19,000	\$57,000	\$45	\$45	D/C	\$250	D/C	\$90	\$45	\$90	\$30	\$60	\$120	coins	coins	Fulfillment	Embedded
Gold 4000 ELITE	c, d	\$4,000	\$12,000	\$8,000	\$24,000	20%	40%	\$6,000	\$18,000	\$12,000	\$36,000	\$25	\$25	D/C	\$100	D/C	\$50	\$25	\$50	\$15	\$30	\$60	\$120	\$240	Fulfillment	Embedded
Silver 6000 HDHP		\$6,000	\$18,000	\$12,000	\$36,000	0%	20%	\$6,000	\$18,000	\$12,000	\$36,000	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Gold 4000 ELITE	c, d	\$4,000	\$12,000	\$8,000	\$24,000	20%	40%	\$6,000	\$18,000	\$12,000	\$36,000	\$25	\$25	D/C	\$100	D/C	\$50	\$25	\$50	\$15	\$30	\$60	\$120	\$240	Fulfillment	Embedded
Bronze 7100 HDHP**		\$7,100	\$21,300	\$14,200	\$42,600	0%	20%	\$7,100	\$21,300	\$14,200	\$42,600	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Silver 2000 ELITE	c, d	\$2,000	\$6,000	\$4,000	\$12,000	30%	50%	\$8,750	\$26,250	\$17,500	\$52,500	\$45	\$45	D/C	\$200	D/C	D/C	\$45	D/C	\$30	\$60	\$120	\$240	\$480	Fulfillment	Embedded
Silver 8500 HRA	С	\$8,500	\$25,500	\$17,000	\$51,000	0%	20%	\$8,500	\$25,500	\$17,000	\$51,000	\$40	\$40	D/C	D/C	D/C	\$80	\$40	\$80	\$25	\$60	\$100	\$200	\$400	Fulfillment	Embedded
Silver 2000 ESSENTIAL	c, d	\$2,000	\$6,000	\$4,000	\$12,000	30%	50%	\$10,250	\$30,750	\$20,500	\$61,500	\$50	\$50	D/C	\$250	D/C	D/C	\$50	D/C	\$30	\$60	\$120	coins	coins	Fulfillment	Embedded
Silver 5300 HDHP		\$5,300	\$15,900	\$10,600	\$31,800	0%	20%	\$5,300	\$15,900	\$10,600	\$31,800	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Silver 2000 ESSENTIAL	c, d	\$2,000	\$6,000	\$4,000	\$12,000	30%	50%	\$10,250	\$30,750	\$20,500	\$61,500	\$50	\$50	D/C	\$250	D/C	D/C	\$50	D/C	\$30	\$60	\$120	coins	coins	Fulfillment	Embedded
Silver 6000 ESSENTIAL	c,d	\$6,000	\$18,000	\$12,000	\$36,000	20%	40%	\$9,500	\$28,500	\$19,000	\$57,000	\$45	\$45	D/C	\$250	D/C	\$90	\$45	\$90	\$30	\$60	\$120	coins	coins	Fulfillment	Embedded
Silver 2500 ELITE	c, d	\$2,500	\$7,500	\$5,000	\$15,000	25%	45%	\$8,000	\$24,000	\$16,000	\$48,000	\$45	\$45	D/C	\$200	D/C	\$90	\$45	\$90	\$30	\$60	\$120	\$240	\$480	Fulfillment	Embedded
Silver 6000 ESSENTIAL	c,d	\$6,000	\$18,000	\$12,000	\$36,000	20%	40%	\$9,500	\$28,500	\$19,000	\$57,000	\$45	\$45	D/C	\$250	D/C	\$90	\$45	\$90	\$30	\$60	\$120	coins	coins	Fulfillment	Embedded
Silver 2500 ELITE	c, d	\$2,500	\$7,500	\$5,000	\$15,000	25%	45%	\$8,000	\$24,000	\$16,000	\$48,000	\$45	\$45	D/C	\$200	D/C	\$90	\$45	\$90	\$30	\$60	\$120	\$240	\$480	Fulfillment	Embedded
Silver 4700 HDHP		\$4,700	\$14,100	\$9,400	\$28,200	20%	40%	\$6,900	\$20,700	\$13,800	\$57,000	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded

^{**}Expanded Bronze

Deductible Types

Fulfillment - Each family member is subject to the individual deductible until two or three family members have met their individual deductible limit.

Aggregate (True Family) - Each family member is subject to the family deductible until the family deductible limit is met.

Embedded - Each family members is subject to the individual deductible limit until the sum total family deductible limit has been reached.

- c: Three free visits before member cost sharing applies for Mental Health visit.
- d: (OP) copay refers to OP ASC facility fee only (NOT phys/surg services) & is copay, then deductible, then coinsurance.

2026 Dual Option Health Plans



Calendar-Year Benefit

	Modical		Dedu	ctibles		Coins	urance	0	ut of Pocke	t Maximu	ms			Medic	al Copa	ays						RX Copa	ays			
Name	Medical Copay	IND	IND	FAM	FAM			IND	IND	FAM	FAM	OT/	МН									Non	Pref		Deductible	Tr00P
	Туре	In-Net	OON	In-Net	00N	IN	OUT	In-Net	OON	In-Net	OON	PT/ ST	Consult/ Eval	IP	OP	ER	UC	PCP	SCP	Gen	Pref	Pref	Spec	Spec	Туре	Туре
Silver 3000 ELITE	c, d	\$3,000	\$9,000	\$6,000	\$18,000	20%	40%	\$7,250	\$21,750	\$14,500	\$43,500	\$45	\$45	D/C	\$200	D/C	\$90	\$45	\$90	\$30	\$60	\$120	\$240	\$480	Fulfillment	Embedded
Silver 6000 HDHP		\$6,000	\$18,000	\$12,000	\$36,000	0%	20%	\$6,000	\$18,000	\$12,000	\$36,000	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Silver 3000 ELITE	c, d	\$3,000	\$9,000	\$6,000	\$18,000	20%	40%	\$7,250	\$21,750	\$14,500	\$43,500	\$45	\$45	D/C	\$200	D/C	\$90	\$45	\$90	\$30	\$60	\$120	\$240	\$480	Fulfillment	Embedded
Gold 3400 HDHP VALUE		\$3,400	\$10,200	\$6,800	\$20,400	20%	40%	\$4,400	\$13,200	\$8,800	\$26,400	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Silver 3000 ELITE	c, d	\$3,000	\$9,000	\$6,000	\$18,000	20%	40%	\$7,250	\$21,750	\$14,500	\$43,500	\$45	\$45	D/C	\$200	D/C	\$90	\$45	\$90	\$30	\$60	\$120	\$240	\$480	Fulfillment	Embedded
Silver 5300 HDHP		\$5,300	\$15,900	\$10,600	\$31,800	0%	20%	\$5,300	\$15,900	\$10,600	\$31,800	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Silver 3000 ELITE	c, d	\$3,000	\$9,000	\$6,000	\$18,000	20%	40%	\$7,250	\$21,750	\$14,500	\$43,500	\$45	\$45	D/C	\$200	D/C	\$90	\$45	\$90	\$30	\$60	\$120	\$240	\$480	Fulfillment	Embedded
Silver 6000 ESSENTIAL	c,d	\$6,000	\$18,000	\$12,000	\$36,000	20%	40%	\$9,500	\$28,500	\$19,000	\$57,000	\$45	\$45	D/C	\$250	D/C	\$90	\$45	\$90	\$30	\$60	\$120	coins	coins	Fulfillment	Embedded
Silver 3000 ELITE	c, d	\$3,000	\$9,000	\$6,000	\$18,000	20%	40%	\$7,250	\$21,750	\$14,500	\$43,500	\$45	\$45	D/C	\$200	D/C	\$90	\$45	\$90	\$30	\$60	\$120	\$240	\$480	Fulfillment	Embedded
Bronze 7100 HDHP**		\$7,100	\$21,300	\$14,200	\$42,600	0%	20%	\$7,100	\$21,300	\$14,200	\$42,600	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded
Silver 3000 ELITE	c, d	\$3,000	\$9,000	\$6,000	\$18,000	20%	40%	\$7,250	\$21,750	\$14,500	\$43,500	\$45	\$45	D/C	\$200	D/C	\$90	\$45	\$90	\$30	\$60	\$120	\$240	\$480	Fulfillment	Embedded
Silver 8500 HRA	С	\$8,500	\$25,500	\$17,000	\$51,000	0%	20%	\$8,500	\$25,500	\$17,000	\$51,000	\$40	\$40	D/C	D/C	D/C	\$80	\$40	\$80	\$25	\$60	\$100	\$200	\$400	Fulfillment	Embedded
Silver 3000 ESSENTIAL	c, d	\$3,000	\$9,000	\$6,000	\$18,000	30%	50%	\$7,750	\$23,250	\$15,500	\$46,500	\$45	\$45	D/C	\$250	D/C	D/C	\$45	D/C	\$30	\$60	\$120	coins	coins	Fulfillment	Embedded
Silver 5000 ESSENTIAL	c, d	\$5,000	\$15,000	\$10,000	\$30,000	30%	50%	\$9,500	\$28,500	\$19,000	\$57,000	\$45	\$45	D/C	\$250	D/C	\$90	\$45	\$90	\$30	\$60	\$120	coins	coins	Fulfillment	Embedded
Silver 3500 HDHP		\$3500	\$10,500	\$7,000	\$21,000	20%	40%	\$7,000	\$21,000	\$14,000	\$42,000	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Fulfillment	Embedded
Silver 6000 ESSENTIAL	c,d	\$6,000	\$18,000	\$12,000	\$36,000	20%	40%	\$9,500	\$28,500	\$19,000	\$57,000	\$45	\$45	D/C	\$250	D/C	\$90	\$45	\$90	\$30	\$60	\$120	coins	coins	Fulfillment	Embedded
Silver 4000 ELITE	c,d	\$4,000	\$12,000	\$8,000	\$24,000	30%	50%	\$8,000	\$24,000	\$16,000	\$48,000	\$45	\$45	D/C	\$200	D/C	\$90	\$45	\$90	\$25	\$50	\$100	\$200	\$400	Fulfillment	Embedded
Silver 6000 ESSENTIAL	c,d	\$6,000	\$18,000	\$12,000	\$36,000	20%	40%	\$9,500	\$28,500	\$19,000	\$57,000	\$45	\$45	D/C	\$250	D/C	\$90	\$45	\$90	\$30	\$60	\$120	coins	coins	Fulfillment	Embedded
Silver 4000 ELITE	c,d	\$4,000	\$12,000	\$8,000	\$24,000	30%	50%	\$8,000	\$24,000	\$16,000	\$48,000	\$45	\$45	D/C	\$200	D/C	\$90	\$45	\$90	\$25	\$50	\$100	\$200	\$400	Fulfillment	Embedded
Bronze 7100 HDHP**		\$7,100	\$21,300	\$14,200	\$42,600	0%	20%	\$7,100	\$21,300	\$14,200	\$42,600	Ded/Coins	Ded/Coins	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	D/C	Embedded	Embedded

^{**}Expanded Bronze

Deductible Types

Fulfillment - Each family member is subject to the individual deductible until two or three family members have met their individual deductible limit.

Aggregate (True Family) - Each family member is subject to the family deductible until the family deductible limit is met.

Embedded - Each family members is subject to the individual deductible limit until the sum total family deductible limit has been reached.

- c: Three free visits before member cost sharing applies for Mental Health visit.
- d: (OP) copay refers to OP ASC facility fee only (NOT phys/surg services) & is copay, then deductible, then coinsurance.