HIGH PERFORMANCE NETWORK (HPN)

WHAT'S IMPROVING FOR 2027 | OPEN ENROLLMENT: NOVEMBER 2–13, 2026

If your location offers the HPN, the HPN plans appear in ADP during enrollment. Here is what is changing for 2027.

At a glance

- **Lower deductibles.** HPN Buy Up and Core deductibles go down. The HPN HSA deductible stays the same.
- **Lower out-of-pocket maximums** on all three HPN plans.
- **Lower coinsurance.** You pay 10% instead of 20% after your deductible.
- **Lower cost per paycheck.** HPN plans cost about 10% less than the matching Standard plan.
- **Same network rule as last year.** Outside of emergencies, care is covered only when both the provider and the facility are in the HPN.

What changes in 2027

In-network care	HPN Buy Up	HPN Core	HPN HSA
Deductible single / family	was $1,500 / $3,000 **$1,250 / $2,500**	was $2,500 / $5,000 **$2,000 / $4,000**	was $3,500 / $7,000 **No change**
Out-of-pocket max single / family	was $4,000 / $8,000 **$3,000 / $6,000**	was $5,000 / $10,000 **$4,000 / $8,000**	was $6,000 / $12,000 **$4,500 / $9,000**
Coinsurance after deductible	was 20% **10%**	was 20% **10%**	was 20% **10%**

The lower coinsurance also applies to emergency room, inpatient, and outpatient services. Office visit and urgent care copays and preventive care (covered at 100%) do not change.

Your prescription copays do not change

Prescription coverage is the same on every Holley medical plan, HPN and Standard. On Buy Up and Core you pay a copay with no deductible. On the HSA plans you pay the deductible and coinsurance.

Buy Up and Core	Tier 1	Tier 2	Tier 3	Tier 4
Retail, 30 days	**$15**	**$50**	**$80**	**$150 + 20%**
Mail order, 90 days	**$30**	**$100**	**$160**	**$150 + 20%**

HPN COSTS AND NETWORK REMINDERS

2027 BIWEEKLY COSTS | OPEN ENROLLMENT: NOVEMBER 2–13, 2026

What you pay each paycheck: HPN vs. Standard

Coverage	Buy Up		Core		HSA	
	HPN	Standard	HPN	Standard	HPN	Standard
Team Member	**$92.06**	$102.58	**$54.42**	$60.65	**$32.21**	$35.89
TM + Spouse	**$175.37**	$195.41	**$118.92**	$132.51	**$70.03**	$78.03
TM + Child(ren)	**$150.51**	$167.72	**$102.12**	$113.79	**$66.89**	$74.53
Family	**$282.23**	$314.48	**$208.29**	$232.09	**$108.48**	$120.88

HPN plans cost about 10% less than the matching Standard plan at every coverage level. All costs are biweekly. TM = Team Member.

Before you choose an HPN plan

No out-of-network coverage

Outside of emergencies, HPN plans do not pay for care from providers outside the network.

Doctor and facility

Non-emergency care is covered only when both the provider and the facility are in the HPN.

Emergencies are covered

Emergency care is covered both in and out of network.

Specialists are included

Your in-network primary care provider can refer you to a specialist in the network.

Check your providers

Look up your doctors, hospitals, and facilities at engage.ameriben.com before you enroll.

Where to get help

Plan details and forms
HolleyBenefits.com

Provider and claims help
AmeriBen: 855-655-6265

Enrollment help in ADP
My Life Advisors: 855-547-8505

Benefits questions
Benefits@Holley.com

You enroll in an HPN plan during Open Enrollment. Coverage starts January 1, 2027. This flyer is a summary; official plan documents control.