2027 Open Enrollment

Comparision of FOP Plan Designs

	Traditional PPO	HDHP with HSA
Annual Deductible In-Network Out-of-Network	 $300 single/$600 family* $800 single/$1,600 family*	 $1,750 single/$3,500 family** $3,500 single/$7,000 family**
Co-Insurance In-Network Out-of-Network	 10% after deductible is met 40% after deductible is met	 10% after deductible is met 40% after deductible is met
Out of Pocket Max (OOPM) In-Network Out-of-Network	 $700 single/$1,200 family* $1,600 single/$3,200 family*	 $3,000 single/$6,000 family** $6,000 single/$9,000 family**
Physician Services		
Office Visit Copay Primary Care Specialist	 10% after deductible is met 10% after deductible is met	 10% after deductible is met 40% after deductible is met
Hospital Inpatient Stay In-Network Out-of-Network	 10% after deductible is met 40% after deductible is met	 10% after deductible is met 40% after deductible is met
Outpatient Surgery In-Network Out-of-Network	 10% after deductible is met 40% after deductible is met	 10% after deductible is met 40% after deductible is met
Emergency Room In-Network Out-of-Network	 10% after deductible is met Same as In-Network	 10% after deductible is met Same as In-Network
Urgent Care In-Network Out-of-Network	 10% after deductible is met 40% after deductible is met	 10% after deductible is met 40% after deductible is met
Lifetime Maximum	No Maximum	No Maximum
Pre-Notification Penalty	Benefits reduced to 50% of eligible expenses	Benefits reduced to 50% of eligible expenses
Rx Copays Tier 1 Tier 2 Tier 3/Dispense as Written	**Retail/Mail Order** $5/$12.50 $15/$25 $30/$60	 10% after deductible is met 10% after deductible is met 10% after deductible is met
Rx Out of Pocket Max	$2,000 single/$4,000 family	Medical and Rx Combined

*PPO Family Deductible and OOPM are EMBEDDED
**HDHP Family Deductible and OOPM are NON-EMBEDDED



NOTE: This Benefits Summary provides a brief overview of your employer's benefit programs and is for informational purposes only. For exact terms, please review the employee handbook and the official carrier plan documents. If there is any conflict between this summary and those governing documents, the governing documents will control.

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