

2027 PPO TO HDHP COMPARISON



There are many factors to consider as you compare the PPO to the HDHP and make your medical plan decision for 2027. The charts below describe two scenarios you could face in the 2027 plan year, to represent the range of potential costs for the plan year. The minimum plan cost chart shows the lowest price you would pay in a plan year. This chart considers the annualized premiums and assumes you only utilize in-network preventive care in 2027. The maximum plan cost chart shows the most you would pay in a plan year. This chart assumes you will meet your in-network out-of-pocket maximum on medical and/or prescription costs in 2027. Both charts consider the impact of the HSA employer contribution, when enrolled in the HDHP for 2027.

Minimum Plan Cost

\$70,999 or less*	PPO		HDHP		HDHP Savings
Coverage Tier	Your Annualized Premiums	Employer HSA Contribution	Your Annualized Premiums	Employer HSA Contribution	Premium Difference Plus Employer HSA Contribution
EE Only	\$2,688	\$0	\$2,058	\$500	\$1,130
EE + Spouse	\$6,354	\$0	\$4,716	\$1,000	\$2,638
EE + Children	\$5,034	\$0	\$3,900	\$1,000	\$2,134
EE + Family	\$8,352	\$0	\$5,940	\$1,000	\$3,412

Maximum Plan Cost

\$70,999 or less*	PPO			HDHP			HDHP Savings
Coverage Tier	Your Annualized Premiums	Out-of-Pocket Maximum	Employer HSA Contribution	Your Annualized Premiums	Out-of-Pocket Maximum	Employer HSA Contribution	Difference in Your Maximum Plan Cost
EE Only	\$2,688	\$4,500	\$0	\$2,058	\$4,500	\$500	\$1,130
EE + Spouse	\$6,354	\$9,000	\$0	\$4,716	\$9,000	\$1,000	\$2,638
EE + Children	\$5,034	\$9,000	\$0	\$3,900	\$9,000	\$1,000	\$2,134
EE + Family	\$8,352	\$9,000	\$0	\$5,940	\$9,000	\$1,000	\$3,412

* Your eligible total compensation is your base salary, overtime, shift differential and any variable pay that is related to work performance that you receive between October 1 and September 30 of the prior year. For example, for 2027, your total compensation is based on eligible pay paid from October 1, 2025, to September 30, 2026. You can view your total compensation in Workday. In your worker profile, select "Actions" > "Benefits" > "View Benefits Annual Rate."

2027 PPO TO HDHP COMPARISON



Minimum Plan Cost

\$71,000 - \$130,999*		PPO		HDHP		HDHP Savings
Coverage Tier	Your Annualized Premiums	Employer HSA Contribution	Your Annualized Premiums	Employer HSA Contribution	Premium Difference Plus Employer HSA Contribution	
EE Only	\$3,276	\$0	\$2,586	\$500	\$1,190	
EE + Spouse	\$7,746	\$0	\$5,964	\$1,000	\$2,782	
EE + Children	\$6,174	\$0	\$4,926	\$1,000	\$2,248	
EE + Family	\$10,092	\$0	\$7,500	\$1,000	\$3,592	

Maximum Plan Cost

\$71,000 - \$130,999*	PPO			HDHP			HDHP Savings
Coverage Tier	Your Annualized Premiums	Out-of-Pocket Maximum	Employer HSA Contribution	Your Annualized Premiums	Out-of-Pocket Maximum	Employer HSA Contribution	Difference in Your Maximum Plan Cost
EE Only	\$3,276	\$4,500	\$0	\$2,586	\$4,500	\$500	\$1,190
EE + Spouse	\$7,746	\$9,000	\$0	\$5,964	\$9,000	\$1,000	\$2,782
EE + Children	\$6,174	\$9,000	\$0	\$4,926	\$9,000	\$1,000	\$2,248
EE + Family	\$10,092	\$9,000	\$0	\$7,500	\$9,000	\$1,000	\$3,592

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2027 PPO TO HDHP COMPARISON



Minimum Plan Cost

\$131,000 - \$175,999*					
Coverage Tier	PPO		HDHP		HDHP Savings
	Your Annualized Premiums	Employer HSA Contribution	Your Annualized Premiums	Employer HSA Contribution	Premium Difference Plus Employer HSA Contribution
EE Only	\$3,606	\$0	\$2,874	\$500	\$1,232
EE + Spouse	\$8,490	\$0	\$6,630	\$1,000	\$2,860
EE + Children	\$6,798	\$0	\$5,484	\$1,000	\$2,314
EE + Family	\$11,028	\$0	\$8,334	\$1,000	\$3,694

Maximum Plan Cost

\$131,000 - \$175,999*							
Coverage Tier	PPO			HDHP			HDHP Savings
	Your Annualized Premiums	Out-of-Pocket Maximum	Employer HSA Contribution	Your Annualized Premiums	Out-of-Pocket Maximum	Employer HSA Contribution	Difference in Your Maximum Plan Cost
EE Only	\$3,606	\$4,500	\$0	\$2,874	\$4,500	\$500	\$1,232
EE + Spouse	\$8,490	\$9,000	\$0	\$6,630	\$9,000	\$1,000	\$2,860
EE + Children	\$6,798	\$9,000	\$0	\$5,484	\$9,000	\$1,000	\$2,314
EE + Family	\$11,028	\$9,000	\$0	\$8,334	\$9,000	\$1,000	\$3,694

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2027 PPO TO HDHP COMPARISON



Minimum Plan Cost

\$176,000 - \$285,999*					
Coverage Tier	PPO		HDHP		HDHP Savings
	Your Annualized Premiums	Employer HSA Contribution	Your Annualized Premiums	Employer HSA Contribution	Premium Difference Plus Employer HSA Contribution
EE Only	\$4,020	\$0	\$3,252	\$500	\$1,268
EE + Spouse	\$9,432	\$0	\$7,476	\$1,000	\$2,956
EE + Children	\$7,572	\$0	\$6,186	\$1,000	\$2,386
EE + Family	\$12,216	\$0	\$9,402	\$1,000	\$3,814

Maximum Plan Cost

\$176,000 - \$285,999*							
Coverage Tier	PPO			HDHP			HDHP Savings
	Your Annualized Premiums	Out-of-Pocket Maximum	Employer HSA Contribution	Your Annualized Premiums	Out-of-Pocket Maximum	Employer HSA Contribution	Difference in Your Maximum Plan Cost
EE Only	\$4,020	\$4,500	\$0	\$3,252	\$4,500	\$500	\$1,268
EE + Spouse	\$9,432	\$9,000	\$0	\$7,476	\$9,000	\$1,000	\$2,956
EE + Children	\$7,572	\$9,000	\$0	\$6,186	\$9,000	\$1,000	\$2,386
EE + Family	\$12,216	\$9,000	\$0	\$9,402	\$9,000	\$1,000	\$3,814

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2027 PPO TO HDHP COMPARISON



Minimum Plan Cost

\$286,000 and over*					
Coverage Tier	PPO		HDHP		HDHP Savings
	Your Annualized Premiums	Employer HSA Contribution	Your Annualized Premiums	Employer HSA Contribution	Premium Difference Plus Employer HSA Contribution
EE Only	\$4,488	\$0	\$3,672	\$500	\$1,316
EE + Spouse	\$10,512	\$0	\$8,442	\$1,000	\$3,070
EE + Children	\$8,466	\$0	\$6,972	\$1,000	\$2,494
EE + Family	\$13,584	\$0	\$10,632	\$1,000	\$3,952

Maximum Plan Cost

\$286,000 and over*							
Coverage Tier	PPO			HDHP			HDHP Savings
	Your Annualized Premiums	Out-of-Pocket Maximum	Employer HSA Contribution	Your Annualized Premiums	Out-of-Pocket Maximum	Employer HSA Contribution	Difference in Your Maximum Plan Cost
EE Only	\$4,488	\$4,500	\$0	\$3,672	\$4,500	\$500	\$1,316
EE + Spouse	\$10,512	\$9,000	\$0	\$8,442	\$9,000	\$1,000	\$3,070
EE + Children	\$8,466	\$9,000	\$0	\$6,972	\$9,000	\$1,000	\$2,494
EE + Family	\$13,584	\$9,000	\$0	\$10,632	\$9,000	\$1,000	\$3,952

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