

2026 Medical Plans: **Plan Comparison**



	PPO with Flexible Spending Account			Consumer Choice Advantage with Health Savings Account			Consumer Choice Value with Health Savings Account		
Deductible	Tier 1: Single: \$1,200 Family: \$3,000	Tier 2: Single: \$3,000 Family: \$6,000	Tier 3: Single: \$5,000 Family: \$10,000	Tier 1: Single: \$3,400 Family: \$6,800	Tier 2: Single: \$3,400 Family: \$6,800	Tier 3: Single: \$6,000 Family: \$12,000	Tier 1: Single: \$4,000 Family: \$8,000	Tier 2: Single: \$4,000 Family: \$8,000	Tier 3: Single: \$6,000 Family: \$12,000
Copay PPO plan: Copays for physician visits, pharmacy, and other services do not apply to the deductible, but do apply to the out-of-pocket maximum.	Tier 1: Office visit/exam: \$30 Outpatient specialist visit: \$60 Urgent care: \$50 Emergency services: \$500	Tier 2: Office visit/exam: \$40 Outpatient specialist visit: \$90 Urgent care: \$100 Emergency services: Deductible and 20% co-insurance.	Tier 3: Office visit/exam: \$60 Outpatient specialist visit: \$120 Urgent care: \$150 Emergency services: Deductible and 20% co-insurance.	Copays do not apply. See co-insurance below. Co-insurance applies after deductible has been met and may vary according to services. Refer to plan document. Office visits, specialist visits and urgent care: Tier 1: 0% Tier 2: 20% Tier 3: 40% Emergency services: Tier 1: 10% Tier 2: 20% Tier 3: 20%			Copays do not apply. See co-insurance below. Co-insurance applies after deductible has been met and may vary according to services. Refer to plan document. Office visits, specialist visits and urgent care: Tier 1: 0% Tier 2: 25% Tier 3: 40% Emergency services: Tier 1: 10% Tier 2: 20% Tier 3: 20%		
Co-Insurance (after your deductible is met)	Tier 1: 10%	Tier 2: 20%	Tier 3: 30%	Tier 1: 10%	Tier 2: 20%	Tier 3: 30%	Tier 1: 10%	Tier 2: 25%	Tier 3: 40%
Out-of-Pocket Maximum	Tier 1: Single: \$4,000 Family: \$6,000	Tier 2: Single: \$5,000 Family: \$10,000	Tier 3: Single: \$6,000 Family: \$12,000	Tier 1: Single: \$5,000 Family: \$9,000	Tier 2: Single: \$5,000 Family: \$9,000	Tier 3: Single: \$8,000 Family: \$15,000	Tier 1: Single: \$6,650 Family: \$13,300	Tier 2: Single: \$6,650 Family: \$13,300	Tier 3: Single: \$8,300 Family: \$16,600
Pharmacy Nebraska Medicine pharmacies offer a 90-day supply for the price of a 60-day supply for most medications, with free mail-order services. Preventive medications are available at no cost, exclusively through Nebraska Medicine pharmacies.	Nebraska Medicine Pharmacies: Generic: \$5 Preferred brand: \$30 Nonpreferred brand: \$60 Specialty: Prescription price applies to deductible. After deductible is reached, 10% Co-insurance. It does apply to out-of-pocket maximum.		In-Network Pharmacies: <i>*see Benefits Hub for more details</i> Generic: \$20 Preferred brand: Prescription price applies to deductible. After deductible is reached, 20% co-insurance. Nonpreferred brand: Prescription price applies to deductible. After deductible is reached, 20% co-insurance. Specialty: Not covered.	Prescription price applies to deductible. After deductible is reached, 20% co-insurance. Specialty: Covered at Nebraska Medicine pharmacies only.			Prescription price applies to deductible. After deductible is reached, 20% co-insurance. Specialty: Covered at Nebraska Medicine pharmacies only.		
Employer Funding	Single: \$20 premium discount per pay period* Colleague + Spouse, Colleague + Children, Family: \$30 premium discount per pay period*			Single: \$1,000** Family: \$1,500**			Single: \$1,000** Family: \$1,500**		
Your Allowable Contributions	Flexible Spending Account (optional): \$3,300			Health Savings Account: Single: \$4,400 Family: \$8,750 Option for \$1,000 catch-up contribution if 55+.			Health Savings Account: Single: \$4,400 Family: \$8,750 Option for \$1,000 catch-up contribution if 55+.		

*Colleague and spouse (if covered) must complete their Well-Being 360 incentive requirements by Sept. 30, 2025, to receive the premium discount. No additional action needed for employee/children coverage.
**Colleague and spouse (if covered) must complete their Well-Being 360 incentive requirements by Sept. 30, 2025, to receive full employer funding (\$1,000 single / \$1,500 family). No additional action needed for employee/children coverage.

2026 Medical Plans: Plan Premiums per Pay Period



FULL-TIME COLLEAGUES

PPO

	Employee Premium	Employee Premium with Well-Being Incentive Discount	Employer Premium
Colleague	\$82.78	\$62.78	\$294.06
Colleague and Spouse	\$174.16	\$144.16	\$579.52
Colleague and Child(ren)	\$158.94	\$128.94	\$568.37
Family	\$250.33	\$220.33	\$921.65

Consumer Choice Advantage

	Employee Premium	Employer Premium
Colleague	\$61.63	\$303.80
Colleague and Spouse	\$128.03	\$602.85
Colleague and Child(ren)	\$116.97	\$588.32
Family	\$183.36	\$953.14

Consumer Choice Value

	Employee Premium	Employer Premium
Colleague	\$41.26	\$313.30
Colleague and Spouse	\$90.77	\$618.35
Colleague and Child(ren)	\$82.52	\$601.78
Family	\$132.04	\$970.64

PART-TIME COLLEAGUES

PPO

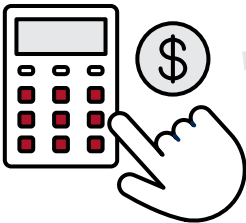
	Employee Premium	Employee Premium with Well-Being Incentive Discount	Employer Premium
Colleague	\$124.18	\$104.18	\$252.67
Colleague and Spouse	\$261.25	\$231.25	\$492.43
Colleague and Child(ren)	\$238.40	\$208.40	\$488.91
Family	\$375.49	\$345.49	\$796.49

Consumer Choice Advantage

	Employee Premium	Employer Premium
Colleague	\$92.45	\$272.99
Colleague and Spouse	\$192.04	\$538.83
Colleague and Child(ren)	\$175.45	\$529.84
Family	\$275.02	\$861.48

Consumer Choice Value

	Employee Premium	Employer Premium
Colleague	\$61.89	\$292.68
Colleague and Spouse	\$136.16	\$572.95
Colleague and Child(ren)	\$123.79	\$560.51
Family	\$198.06	\$904.62



Check out our **Plan Select Tool** to help you find the right plan.

[click here](#)