Smart Plans

Get Smart with Smart Plans

Smart Plans are a way to save time and money while still receiving the best in health care coverage.

By pooling resources and providing a consistency of benefits, we can all be better together and achieve stability and affordability when it comes to health insurance benefits

Smart Plans are

Simple:

Pick and choose from eight plans:

- Five deductible levels available
- Coinsurance ranges from 80% to 100% after deductible
- All plans are HSA-qualified and include free coverage for preventative prescriptions

Smart Plans are

Valuable:

Important first-dollar coverage on all plans, including:

- On-site biometric screenings and routine physicals
- Minimal out-of-pocket expense

Smart Plans are

Strategic:

 ${\it Make strategic choices for your employee benefit plan:}$

- Choose from open-access or high-value networks, or offer both
- Build a wellness program to fit your entity
- Use population health management to control costs

Get smart with our Smart Plans

Choose up to four plans.

About our 2025 Smart Plans

	Plan 1: 100% after Min Ded per Single	Plan 2: Single Value Min Ded per Single	Plan 3: 100% after Min Ded per Family	Plan 4: Family Value Min Ded per Family	Plan 5: 100% after Max Contrib per Single	Plan 6: Saver Value Max Contrib per Single	Plan 7: Min Value 1 Ded same as Plan 6 OOP	Plan 8: Min Value 2 Max Ded per Single
Actuarial Value ³	87.7%	82.2%	80.1%	75.7%	76.6%	72.5%	70.7%	66.0%
Deductible per Single ²	\$1,650	\$1,650	\$3,300	\$3,300	\$4,300	\$4,300	\$6,300	\$8,300
Ded per Family Person	\$3,300	\$3,300	\$3,300	\$3,300	\$4,300	\$4,300	\$6,300	\$8,300
Ded per Family Total	\$3,300	\$3,300	\$6,600	\$6,600	\$8,600	\$8,600	\$12,600	\$16,600
% Paid by Plan After Ded ¹	100%	80%	100%	80%	100%	80%	100%	100%
Out-of-Pkt Max per Single	\$1,650	\$3,650	\$3,300	\$5,300	\$4,300	\$6,300	\$6,300	\$8,300
OOP Max Family Person	\$3,300	\$7,300	\$3,300	\$5,300	\$4,300	\$6,300	\$6,300	\$8,300
OOP Max per Family Total	\$3,300	\$7,300	\$6,600	\$10,600	\$8,600	\$12,600	\$12,600	\$16,600
Embedded or non-embedded ded ⁴	Non-embedded	Non-embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
Part D Creditable Coverage	Yes	No	No	No	No	No	No	No

¹After deductibles on all Smart Plans, the plan pays either 80% or 100% of the cost of qualifying care received.

²Deductible need not be met first to receive benefits for preventive prescriptions on all Smart Plans; instead, copays of either \$0 for generic or \$50 for brand name drugs on the approved list will apply.

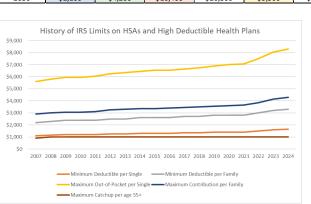
³Actuarial values approximate the percentage of claims that are expected to be paid by the plan for a given population, based on applying the scheduled benefits against the claims experience of a large national population. Actuarial values are calculated using the 2025 ACA AV calculator. Actuarial values will increase significantly with even modest amounts of employer contributions to HSAs, HRAs, or VEBAs. See the Collective's "AVs at Various Contribution Levels" for further information.

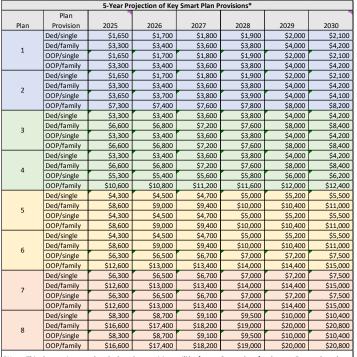
⁴Family plans have either an embedded or non-embedded deductible. Embedded includes an individual and family deductible. Non-embedded includes a family deductible only.

No funny business

No one likes surprises when it comes to health insurance. Smart Plans are inflation-adjusted, meaning there's no need to negotiate changes in deductibles. Plan values remain constant and stable – something we can all appreciate.

Year per Single per Family Single Family per Single per Family age 55+ 2004 \$1,000 \$2,000 NA NA \$2,600 \$500 2005 \$1,000 \$2,000 NA NA \$2,650 \$2,650 \$600 2006 \$1,050 \$2,100 NA NA \$2,700 \$2,700 \$700 2007 \$1,100 \$2,200 \$5,500 \$11,000 \$2,850 \$2,850 \$800 2008 \$1,100 \$2,200 \$5,600 \$11,200 \$2,900 \$90 2009 \$1,150 \$2,300 \$5,800 \$11,600 \$3,000 \$3,000 \$1,000 2010 \$1,200 \$2,400 \$5,950 \$11,900 \$3,050 \$3,050 \$1,000 2011 \$1,200 \$2,400 \$5,950 \$11,900 \$3,050 \$3,050 \$1,000 2012 \$1,200 \$2,400 \$6,050 \$12,100 \$3,100 \$3,100 \$1,000	History (and Projection) of IRS Limits on HSAs and HDHPs									
Vear Deductible per Single per Family Pocket per Single per Family Pocket per Family Contribution per Single per Family age 55+ Cantribution per Family per Single per Family age 55+ Contribution per Family				Maximum	Maximum					
Year per Single per Family Single Family per Single per Family age 55+ 2004 \$1,000 \$2,000 NA NA \$2,600 \$500 2005 \$1,000 \$2,000 NA NA \$2,650 \$2,650 \$600 2006 \$1,050 \$2,100 NA NA \$2,700 \$2,700 \$700 2007 \$1,100 \$2,200 \$5,500 \$11,000 \$2,850 \$2,850 \$800 2008 \$1,100 \$2,200 \$5,600 \$11,200 \$2,900 \$900 2009 \$1,150 \$2,300 \$5,800 \$11,600 \$3,000 \$3,000 \$1,000 2010 \$1,200 \$2,400 \$5,950 \$11,900 \$3,050 \$3,050 \$1,000 2011 \$1,200 \$2,400 \$5,950 \$11,900 \$3,050 \$3,050 \$1,000 2012 \$1,200 \$2,400 \$6,050 \$12,500 \$3,250 \$3,250 \$1,000		Minimum	Minimum	Out-of-	Out-of-	Maximum	Maximum	Maximum		
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2021 \$1,400 \$2,800 \$7,000 \$14,000 \$3,600 \$1,000 2022 \$1,400 \$2,800 \$7,050 \$14,100 \$3,650 \$3,650 \$1,000 2023 \$1,500 \$3,000 \$7,500 \$15,000 \$3,850 \$3,850 \$1,000 2024 \$1,600 \$3,200 \$8,050 \$16,100 \$4,150 \$4,150 \$1,000 2025 \$1,650 \$3,300 \$8,300 \$16,600 \$4,300 \$4,300 \$1,000 Forecast for next 5 years, trending based on prior 5 years 2026 \$1,700 \$3,400 \$8,700 \$17,400 \$4,500 \$4,500 \$1,000 2027 \$1,800 \$3,600 \$9,100 \$18,200 \$4,700 \$4,700 \$1,000	2019	\$1,350	\$2,700	\$6,750	\$13,500	\$3,500	\$3,500	\$1,000		
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Forecast for next 5 years, trending based on prior 5 years 2026 \$1,700 \$3,400 \$8,700 \$17,400 \$4,500 \$4,500 \$1,000 2027 \$1,800 \$3,600 \$9,100 \$18,200 \$4,700 \$4,700 \$1,000	2024	\$1,600	\$3,200	\$8,050	\$16,100	\$4,150	\$4,150	\$1,000		
2026 \$1,700 \$3,400 \$8,700 \$17,400 \$4,500 \$1,000 2027 \$1,800 \$3,600 \$9,100 \$18,200 \$4,700 \$4,700 \$1,000	2025	\$1,650	\$3,300	\$8,300	\$16,600	\$4,300	\$4,300	\$1,000		
2027 \$1,800 \$3,600 \$9,100 \$18,200 \$4,700 \$4,700 \$1,000										
	2026	\$1,700	\$3,400	\$8,700	\$17,400	\$4,500	\$4,500	\$1,000		
2028 \$1,900 \$3,800 \$9,500 \$19,000 \$5,000 \$5,000 \$1,000	2027	\$1,800	\$3,600	\$9,100	\$18,200	\$4,700	\$4,700	\$1,000		
7-7 7-7 7-7 7-7 7-7	2028	\$1,900	\$3,800	\$9,500	\$19,000	\$5,000	\$5,000	\$1,000		
2029 \$2,000 \$4,000 \$10,000 \$20,000 \$5,200 \$5,200 \$1,000	2029	\$2,000	\$4,000	\$10,000	\$20,000	\$5,200	\$5,200	\$1,000		
2030 \$2,100 \$4,200 \$10,400 \$20,800 \$5,500 \$5,500 \$1,000	2030	\$2,100	\$4,200	\$10,400	\$20,800	\$5,500	\$5,500	\$1,000		





*Note: This chart estimates what the key plan provisions will be for our Smart plans for the next 5 years, based on our projection of what the IRS will establish for HSA and HDHP limits in the corresponding years.