

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:

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: <i>100% after Min Ded per Single</i>	Plan 2: <i>Single Value Min Ded per Single</i>	Plan 3: <i>100% after Min Ded per Family</i>	Plan 4: <i>Family Value Min Ded per Family</i>	Plan 5: <i>100% after Max Contrib per Single</i>	Plan 6: <i>Saver Value Max Contrib per Single</i>	Plan 7: <i>Min Value 1 Ded same as Plan 6 OOP</i>	Plan 8: <i>Min Value 2 Max Ded per Single</i>
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.

History (and Projection) of IRS Limits on HSAs and HDHPs							
Year	Minimum Deductible per Single	Minimum Deductible per Family	Maximum Out-of-Pocket per Single	Maximum Out-of-Pocket per Family	Maximum Contribution per Single	Maximum Contribution per Family	Maximum Catchup per age 55+
2004	\$1,000	\$2,000	NA	NA	\$2,600	\$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	\$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	\$12,100	\$3,100	\$3,100	\$1,000
2013	\$1,250	\$2,500	\$6,250	\$12,500	\$3,250	\$3,250	\$1,000
2014	\$1,250	\$2,500	\$6,350	\$12,700	\$3,300	\$3,300	\$1,000
2015	\$1,300	\$2,600	\$6,450	\$12,900	\$3,350	\$3,350	\$1,000
2016	\$1,300	\$2,600	\$6,550	\$13,100	\$3,350	\$3,350	\$1,000
2017	\$1,300	\$2,600	\$6,550	\$13,100	\$3,400	\$3,400	\$1,000
2018	\$1,350	\$2,700	\$6,650	\$13,300	\$3,450	\$3,450	\$1,000
2019	\$1,350	\$2,700	\$6,750	\$13,500	\$3,500	\$3,500	\$1,000
2020	\$1,400	\$2,800	\$6,900	\$13,800	\$3,550	\$3,550	\$1,000
2021	\$1,400	\$2,800	\$7,000	\$14,000	\$3,600	\$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
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
2030	\$2,100	\$4,200	\$10,400	\$20,800	\$5,500	\$5,500	\$1,000

5-Year Projection of Key Smart Plan Provisions*							
Plan	Plan Provision	2025	2026	2027	2028	2029	2030
1	Ded/single	\$1,650	\$1,700	\$1,800	\$1,900	\$2,000	\$2,100
	Ded/family	\$3,300	\$3,400	\$3,600	\$3,800	\$4,000	\$4,200
	OOP/single	\$1,650	\$1,700	\$1,800	\$1,900	\$2,000	\$2,100
	OOP/family	\$3,300	\$3,400	\$3,600	\$3,800	\$4,000	\$4,200
2	Ded/single	\$1,650	\$1,700	\$1,800	\$1,900	\$2,000	\$2,100
	Ded/family	\$3,300	\$3,400	\$3,600	\$3,800	\$4,000	\$4,200
	OOP/single	\$3,650	\$3,700	\$3,800	\$3,900	\$4,000	\$4,100
	OOP/family	\$7,300	\$7,400	\$7,600	\$7,800	\$8,000	\$8,200
3	Ded/single	\$3,300	\$3,400	\$3,600	\$3,800	\$4,000	\$4,200
	Ded/family	\$6,600	\$6,800	\$7,200	\$7,600	\$8,000	\$8,400
	OOP/single	\$3,300	\$3,400	\$3,600	\$3,800	\$4,000	\$4,200
	OOP/family	\$6,600	\$6,800	\$7,200	\$7,600	\$8,000	\$8,400
4	Ded/single	\$3,300	\$3,400	\$3,600	\$3,800	\$4,000	\$4,200
	Ded/family	\$6,600	\$6,800	\$7,200	\$7,600	\$8,000	\$8,400
	OOP/single	\$5,300	\$5,400	\$5,600	\$5,800	\$6,000	\$6,200
	OOP/family	\$10,600	\$10,800	\$11,200	\$11,600	\$12,000	\$12,400
5	Ded/single	\$4,300	\$4,500	\$4,700	\$5,000	\$5,200	\$5,500
	Ded/family	\$8,600	\$9,000	\$9,400	\$10,000	\$10,400	\$11,000
	OOP/single	\$4,300	\$4,500	\$4,700	\$5,000	\$5,200	\$5,500
	OOP/family	\$8,600	\$9,000	\$9,400	\$10,000	\$10,400	\$11,000
6	Ded/single	\$4,300	\$4,500	\$4,700	\$5,000	\$5,200	\$5,500
	Ded/family	\$8,600	\$9,000	\$9,400	\$10,000	\$10,400	\$11,000
	OOP/single	\$6,300	\$6,500	\$6,700	\$7,000	\$7,200	\$7,500
	OOP/family	\$12,600	\$13,000	\$13,400	\$14,000	\$14,400	\$15,000
7	Ded/single	\$6,300	\$6,500	\$6,700	\$7,000	\$7,200	\$7,500
	Ded/family	\$12,600	\$13,000	\$13,400	\$14,000	\$14,400	\$15,000
	OOP/single	\$6,300	\$6,500	\$6,700	\$7,000	\$7,200	\$7,500
	OOP/family	\$12,600	\$13,000	\$13,400	\$14,000	\$14,400	\$15,000
8	Ded/single	\$8,300	\$8,700	\$9,100	\$9,500	\$10,000	\$10,400
	Ded/family	\$16,600	\$17,400	\$18,200	\$19,000	\$20,000	\$20,800
	OOP/single	\$8,300	\$8,700	\$9,100	\$9,500	\$10,000	\$10,400
	OOP/family	\$16,600	\$17,400	\$18,200	\$19,000	\$20,000	\$20,800

*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.

