

	HIP PPO Plan BCBS and UHC (Employee Family)	Traditional PPO Plan BCBS and UHC (Employee Family)	Surest Plan UHC (Employee Family)		
Annual paycheck contributions	\$300 \$1,200	\$1,927 \$5,768	\$1,532 \$4,546		
Wellness credit	(\$300) (\$600) <i>If you (or your spouse) earned the 2026 wellness credit by completing a preventive care visit by Sept. 30, 2025.</i>				
Health Savings Account (HSA)					
Abbott's contribution	\$200 \$400	Not applicable	Not applicable		
Your contribution	Up to \$4,200 \$8,350	Not applicable	Not applicable		
Deductible					
In-network	\$2,000 \$4,000	\$400 \$800	\$0		
Out-of-network	\$4,000 \$8,000	\$800 \$1,600	\$0		
Out-of-pocket maximum (including deductible)					
In-network	\$5,000 \$10,000	\$4,000 \$8,300	\$5,500 \$11,000		
Out-of-network	\$10,000 \$20,000	\$8,000 \$16,600	\$11,000 \$22,000		
Cost of services: In-network shown (Out-of-network coverage available across all three options)					
Office visit: PCP and specialist	20% coinsurance after deductible	\$25 Primary Care Physician \$50 Specialist	\$25 to \$130		
Complex imaging	20% coinsurance after deductible			\$150 to \$1,050	
Emergency room	20% coinsurance after deductible \$250 penalty if not a true emergency			\$850	
Urgent care	20% coinsurance after deductible			\$80	
Maternity	20% coinsurance after deductible			\$1,300 to \$2,750	
Coinsurance (after deductible)					
In-network	20%			Not applicable	
Out-of-network	40%			Not applicable	
Prescription drug					
Deductible	Combined medical & Rx out-of-pocket deductible	\$100 / \$200	\$0		
Drug coverage	After deductible you pay: Retail* Mail order** Tier 1: \$10 \$25 copay Tier 2: 25% coinsurance for both Tier 3: 40% coinsurance for both + Includes FREE preventive medications before the deductible	After deductible you pay: Retail* Mail order** Tier 1: \$10 \$25 copay Tier 2: 25% coinsurance for both Tier 3: 40% coinsurance for both	Retail* Mail order** Specialty Tier 1: \$10 \$25 \$330 Tier 2: \$90 \$225 \$370 Tier 3: \$120 \$300 \$400		
Prescription out-of-pocket max	Combined medical & Rx out-of-pocket maximum	\$1,750 \$3,500	Combined medical & Rx out-of-pocket maximum		
Plan details, provider finder and price transparency tool	AbbottHealthPlan.com			https://surest.care/Abbott	