Which Medical Plan is right for You?

Consider your Options

Does the medical plan you chose last year still work for you and your family? Versiti offers three medical plans to give you the choices needed to make the best decision for you and your family.

Start by thinking about what is most important to you:

- How much you pay toward the premium each paycheck
- Copays for your office visits and prescriptions
- Your annual deductible
- Whether or not your doctor and hospital are in-network
- If you enroll in the High-Deductible Medical Plan (HDHP), Versiti makes an annual contribution to your Health Savings Account (HSA)

Tips

Consider taking advantage of the services listed below to maximize your benefits:

1) In Network Providers
2) Discuss with your MD the use of Generic medications where available
3) LiveHealthOnline Telemedicine
4) Outpatient care as an alternative to inpatient care where available.
5) Health Care Screenings

Three Plans – What is the Same?

- All plans use the same providers/network
- All plans cover the same medical and prescription benefits

Three Plans – What is Different?

- Annual Deductibles and Out of Pocket Maximum
- Copays and co-insurance
- Premiums deducted from your paycheck
- Versiti makes annual contributions to the HSA if enrolled in the HDHP

Are the people you cover under the plan eligible family members?

- Versiti is committed to the wellbeing of you and your eligible family members. To continue that commitment, we need to confirm that the people you cover under the plans are eligible. Please review your family members and remove any that are not eligible. Eligible dependents are:
- Legally married spouse, dependent children, legally adopted children, foster children that live with you, children that you have legal guardianship and step-children (children can be covered until the end of the month they turn 26).

Versiti Medical Plan Prevention Programs

- Annual physical exams are covered at 100% and eligible employees also receive a $250 incentive for having this exam, regardless of which Versiti medical plan you select.
- Free preventive medications to keep chronic conditions under control
- The PPO and Value PPO plan provide 2 free visits a year with your primary health care provider when sick or injured. You don't have to wait to see your doctor due to cost.
- Versiti contributes $600/$1,200 to your Health Savings Account in 2026 if you are enrolled in the high-deductible medical plan.

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Health Savings Account and Wellness Incentive

What is a Health Savings Account (HSA)?

An HSA is an individual account you can use when you are enrolled in a High-Deductible Health Plan to pay out-of-pocket qualified medical expenses on a tax-free basis. This saves you money!

Versiti will also contribute to your HSA every year!
$600 if you elect Single Coverage in the HDHP in 2026
$1,200 if you elect Family Coverage in the HDHP in 2026

Advantages of an HSA:

An HSA provides TRIPLE tax savings! You will not pay tax on:

- Your payroll deductions
- Interest that accumulates in your account
- Money withdrawn to pay for qualified health expenses

The account belongs entirely to you and can be used for both current and future qualified healthcare expenses.

Who Can Contribute to an HSA?

- You must be enrolled in the HDHP option
- You cannot have any other health insurance or Medicare
- You cannot be claimed as a tax dependent of someone else

2026 HSA Maximum Contribution Limits: $4,400 Single $8,750 Family*
You can save an additional $1,000 per year if you are 55 or older

- Versiti's HSA contribution counts towards the annual contribution limits set by the IRS
- Note that in 2026, Versiti will be contributing quarterly to HSA accounts

Have you earned your 2025 Wellness Incentive?

Don't forget, if you are enrolled in a Versiti medical plan you can earn $250 if you have a routine physician / wellness exam or screening between 1/1/2025 – 12/31/2025. If you haven't already, please schedule your routine visit before the end of the year to make this important investment for your long-term health.

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Versiti 2026 Medical Plans

We are still offering 3 plans in 2026! *Please review your options and new rates to see if your current choice meets your needs.*

In-Network Benefits	HDHP Plan	PPO Plan	PPO Value Plan
Deductible	$4,000 Single $8,500 Family	$4,500 Single $8,500 Family	$5,500 Single $11,000 Family
Out-of-Pocket Maximum	$6,000 Single $12,000 Family	$6,000 Single $12,000 Family	$7,000 Single $14,000 Family
Preventive Care	100%	100%	100%
PCP	20% coinsurance after deductible	$15 Copay – first 2 Diagnostic visits $0 co-pay	$15 Copay – first 2 Diagnostic visits $0 co-pay
Telemedicine	$5 per visit after deductible	$5 per visit	$5 per visit
Specialty Care	20% coinsurance after deductible	$50 copay per visit	$75 copay
Urgent Care	20% coinsurance after deductible	$75 copay	$100 copay
Emergency Care	20% coinsurance after deductible	$200 copay then 20%	$350 copay, then 30% coinsurance
Inpatient	20% coinsurance after deductible	$350 copay then 20% coinsurance	$500 copay then 30% coinsurance
Outpatient & Diagnostic (Imaging)/Lab	20% coinsurance after deductible	20% coinsurance	30%
Mental/Behavioral Health	20% coinsurance after deductible office visits/20% outpatient and inpatient	$15 copay office visit 20% inpatient 20% outpatient	$15 copay office visit 30% inpatient 30% outpatient
Prescriptions **Tier 1** **Tier 2** **Tier 3** **Specialty**	 Deductible then $10 Deductible then $30 Deductible then $50 $30 ($0 if enrolled in Prudent after deductible is met)	 $10 copay $30 copay $50 copay 30% ($0 if enrolled in PrudentRX)	 $10 copay $30 copay $50 copay 30% ($0 if enrolled in PrudentRX)
Preventative Drugs	CVS Preventative Drug List covered at 100%	CVS Preventative Drug List covered at 100%	CVS Preventative Drug List covered at 100%

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2026 Health Plan Rates

High-Deductible Health Plan

Per Pay Check	2026 Full-Time	2026 Part-Time
Employee Only	$53.52	$107.04
Employee + Spouse	$126.51	$253.02
Employee + Children	$115.01	$230.02
Family	$184.02	$368.03

PPO Plan

Per Pay Check	2026 Full-Time	2026 Part-Time
Employee Only	$107.49	$214.97
Employee + Spouse	$236.47	$472.94
Employee + Children	$214.97	$429.95
Family	$343.96	$687.92

Value PPO Plan

Per Pay Check	2026 Full-Time	2026 Part-Time
Employee Only	$62.49	$124.99
Employee + Spouse	$137.49	$274.97
Employee + Children	$124.99	$249.98
Family	$199.98	$399.97