

2027 Benefits Planner

Review the Changes. Make Your Plan. Choose Your Benefits.



There are five health plan options available for local education and local government agencies. Because each plan has different premiums, deductibles and out-of-pocket costs, it may be helpful to compare two plans side by side at a time. Use this planner to review two options, then repeat the same steps if you want to compare additional plans.

INSTRUCTIONS: Use your agency premium amounts and the 2027 plan comparison chart to fill in the blanks below.

STEP 1: Pick two plans to compare side by side

Plan Option 1	Plan Option 2
Plan name 	Plan name
Network 	Network
Coverage tier 	Coverage tier

STEP 2: COMPARE WHAT YOU PAY FOR EACH PLAN

Plan Option 1	Plan Option 2
Monthly cost 	Monthly cost
Annual premium cost Monthly premium x 12 	Annual premium cost Monthly premium x 12
Total premium cost 	Total premium cost

Note: Premium is what you pay for access to in-network services even if you don't use any medical care.

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STEP 3: COMPARE WHAT YOU MAY PAY WHEN YOU USE CARE

Plan Option 1

Deductible

Copays

Coinsurance

Maximum out-of-pocket

Plan Option 2

Deductible

Copays

Coinsurance

Maximum out-of-pocket

Deductible is what you pay before the plan starts sharing costs. Out-of-pocket maximum is the highest amount you will pay for covered healthcare services in a single year.

STEP 4: REVIEW THE FULL PICTURE

Calculate the amount spent on monthly premiums and compare it to your deductible and maximum out-of-pocket costs. Consider your expected healthcare needs and what plan option is right for you and your family.

If there are any differences between the information contained here and the plan document, the information in the plan document takes precedence.