

2027 Benefits Planner

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

YOUR MONTHLY COSTS (PREMIUMS)

Example: Employee Only Coverage. BCBST Network S / Cigna LocalPlus

Premier PPO	Standard PPO	CDHP
\$189	\$122	\$84
monthly premium	monthly premium	monthly premium

Monthly savings by choosing Standard PPO (vs. Premier PPO)	\$67
Monthly savings by choosing CDHP (vs. Premier PPO)	\$105

Annual savings (compared to Premier PPO):
By choosing Standard PPO $\$67 \times 12 = \804
By choosing CDHP $\$105 \times 12 = \$1,260$

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

COSTS FOR SERVICES (IN-NETWORK)

Example: Employee Only Coverage.

Premier PPO	Standard PPO	CDHP
\$750	\$1,300	\$1,750
deductible	deductible	deductible

Deductible difference by choosing Standard PPO (vs. Premier PPO)*	+\$550
Deductible difference by choosing CDHP (vs. Premier PPO)	+\$1,000

Note: Deductible is what you pay before the plan starts sharing costs
*The state will put \$500 (employee-only) or \$1,000 (all other tiers) into your HSA.

Premier PPO	Standard PPO	CDHP
\$3,600	\$4,400	\$2,800
maximum out-of-pocket	maximum out-of-pocket	maximum out-of-pocket

Out-of-pocket maximum Standard PPO (vs. Premier PPO)	+\$800
Out-of-pocket maximum CDHP (vs. Premier PPO)	-\$800

Note: An out-of-pocket maximum is the highest amount you will pay for covered healthcare services in a single year.
If there are any differences between the information contained here and the plan document, the information in the plan document takes precedence.

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NETWORK COMPARISON: CHOOSE THE RIGHT NETWORK FOR YOU

NETWORK OPTIONS

**BCBST Network S
Cigna LocalPlus**
Lower premium cost,
efficient network

**BCBST Network P
Cigna Open Access Plus**
Higher premium cost,
expanded network

What's the Difference?
BCBST Network P/Cigna Open Access Plus includes more providers and facilities.
You may pay more in premiums for access to the larger network, and services may be more expensive.

Network Cost Difference
Example: Employee Only Coverage

Cost Type	Difference
Monthly premium difference	+\$100
Annual difference	+\$1,200

HOW TO COMPARE NETWORKS IN 4 EASY STEPS

1

Look up your doctors
Use our provider search tools to confirm your current doctors are in the network.

2

Check hospitals and facilities
Look up the hospitals and facilities you use most often.

3

Compare estimated costs
Calculate the network surcharge to understand the cost differences.

4

Decide what matters most
Choose the network that gives you the right balance of access and cost.

Important: *Emergency care is covered at the in-network benefit level regardless of the network even if the facility is out-of-network.*