



# 2026 EMPLOYEE BENEFITS

## HEALTH PLAN OPTIONS

Comparison chart for 2026 Health Plan options.

*This is a brief summary of the Methodist Health System Employee Health Care Plan options. It does not describe every situation and is not intended to replace the plan document. If there is any conflict between the summary and the plan document, the plan document will govern the resolution.*

IN-NETWORK BENEFITS <sup>°</sup>	PPO PLAN			HIGH DEDUCTIBLE HEALTH PLAN		
COVERAGE TIER	TIER 1	TIER 2	TIER 3	TIER 1	TIER 2	TIER 3
<b>CALENDAR YEAR DEDUCTIBLE*</b>						
Employee Only	\$1,200	\$2,000	\$3,600	\$2,000 <sup>~</sup>	\$3,000 <sup>~</sup>	\$5,000 <sup>~</sup>
Employee + 1	\$2,400	\$4,000	\$6,000	\$4,000 <sup>~</sup>	\$6,000 <sup>~</sup>	\$10,000 <sup>~</sup>
Family	\$3,600	\$4,000	\$9,000	\$4,000 <sup>~</sup>	\$6,000 <sup>~</sup>	\$10,000 <sup>~</sup>
<b>OUT-OF-POCKET LIMIT*</b>						
Employee Only	\$4,800	\$4,800	\$7,000	\$6,200 <sup>^</sup>	\$7,000 <sup>^</sup>	\$7,400 <sup>^</sup>
Employee + 1	\$7,800	\$7,800	\$10,000	\$12,000 <sup>^</sup>	\$14,100 <sup>^</sup>	\$15,000 <sup>^</sup>
Family	\$10,800	\$10,800	\$14,000	\$12,000 <sup>^</sup>	\$14,100 <sup>^</sup>	\$15,000 <sup>^</sup>
<b>PHYSICIAN SERVICES</b>						
Preventive Care Visit	Plan Pays 100%	Plan Pays 100%	Plan Pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
Primary Care Physician Visit	\$25 Copay	\$35 Copay	60% after Ded.	10% after Ded.	20% after Ded.	60% after Ded.
Specialist Visit	\$50 Copay	\$70 Copay	60% after Ded.	10% after Ded.	20% after Ded.	60% after Ded.
Pathology	Included in Copay	Included in Copay	60% after Ded.	10% after Ded.	20% after Ded.	60% after Ded.
All Other	10% after Ded.	20% after Ded.	60% after Ded.	10% after Ded.	20% after Ded.	60% after Ded.
<b>TELEHEALTH SERVICES</b>						
Teladoc & MPC Providers Only	\$15 copay	-----	-----	10% after Ded.	-----	-----
<b>HOSPITAL &amp; OTHER FACILITIES</b>						
Emergency Department	\$300 Copay then 10% after Ded.	\$350 Copay then 20% after Ded.	\$350 Copay then 20% after Ded.	10% after Ded.	20% after Ded.	60% after Ded.
All Other Hospital & Facility	10% after Ded.	20% after Ded.	60% after Ded.	10% after Ded.	20% after Ded.	60% after Ded.
<b>MENTAL HEALTH CARE</b>						
Office Visit/Med Check/Therapy	\$25 Copay	\$25 Copay	60% after Ded.	10% after Ded.	20% after Ded.	60% after Ded.
Virtual Visits	\$15 Copay	\$15 Copay	60% after Ded.	10% after Ded.	20% after Ded.	60% after Ded.
Inpatient & All Other Outpatient	10% after Ded.	20% after Ded.	60% after Ded.	10% after Ded.	20% after Ded.	60% after Ded.
<b>ALL OTHER SERVICES</b>	10% after Ded.	20% after Ded.	60% after Ded.	10% after Ded.	20% after Ded.	60% after Ded.

IN-NETWORK BENEFITS	PPO PLAN		HIGH DEDUCTIBLE HEALTH PLAN	
COVERAGE TIER	RETAIL <sup>°</sup>	MAIL ORDER	RETAIL <sup>°</sup>	MAIL ORDER
<b>PRESCRIPTION DRUGS*</b>				
Generic Brand	35%; \$15 min, \$115 max	35%; \$30 min, \$230 max	Tier 1 Deductible + 35%; \$15 min, \$115 max	Tier 1 Deductible + 35%; \$30 min, \$230 max
Formulary Name Brand	35%; \$40 min, \$120 max	35%; \$70 min, \$230 max	35%; \$40 min, \$120 max	35%; \$70 min, \$230 max
Non-Formulary Name Brand	50%; \$60 min, \$150 max	50%; \$120 min, \$250 max	50%; \$60 min, \$150 max	50%; \$120 min, \$250 max
Specialty Mail Order 30-Day Supply	-----	35%; \$100 min, \$200 max	-----	35%; \$100 min, \$200 max

## MONTHLY HEALTH PLAN COVERAGE COST

	PPO PLAN			HIGH DEDUCTIBLE HEALTH PLAN		
	Full-Time	Part-Time	Affordable Care Act (ACA)	Full-Time	Part-Time	Affordable Care Act (ACA)
EMPLOYEE	\$128	\$366	\$792	\$68	\$336	\$692
EMPLOYEE + SPOUSE	\$330	\$758	\$1,702	\$212	\$672	\$1,494
EMPLOYEE + CHILD	\$278	\$684	\$1,512	\$194	\$540	\$1,312
EMPLOYEE + CHILDREN	\$278	\$684	\$1,512	\$194	\$540	\$1,312
EMPLOYEE + FAMILY	\$456	\$1,084	\$2,576	\$322	\$988	\$2,328

## PPO NETWORK

**Tier 1** – Methodist Health System Facilities, Midwest Surgical Hospital, and Methodist Provider Hospital Organization (PHO)

**Tier 2** – Nebraska Medicine, Nebraska Health Partners, Children's Hospital and Medical Center, Bryan Health, and Boys Town Hospital.

**Tier 3** – United Healthcare Choice Plus

[www.umar.com](http://www.umar.com) | Click *Find a Provider* and type *Nebraska Methodist* into the search bar.

**Telehealth Services Website:** [www.teladoc.com](http://www.teladoc.com)

## FILING HEALTH CLAIMS

UMR processes all Methodist Health System health claims. To be reimbursed for health care when you use a Non-Network provider, you may need to complete a claim form and submit it along with your bill. If you have a question about your claim or if you would like to check if a specific service or procedure is covered, contact UMR directly at 1-800-826-9781.

\* Non-network benefits: No coverage except Medical Emergency, covered at Tier 2.

\* Deductible and Out-of-Pocket Limit expenses cross accumulate for Tier I and Tier II only. For the PPO plan, medical copays and prescription drug co-insurance do not apply toward the Calendar Year Deductible but do apply toward the Out-of-Pocket limit. For the High Deductible Health Plan (HDHP), prescription drug co-insurance applies toward the Deductible and Out-of-Pocket limit for Tier 1 and Tier 2 only. For the HDHP, prescription drug costs do not apply to Tier 3 Deductible and Out-of-Pocket limit.

\* For 2 or more individuals covered, the deductible of \$4,000, \$6,000, or \$10,000 must be satisfied before coinsurance coverage applies.

\* No one individual must satisfy more than \$7,400 in out-of-pocket maximum.

\* Retail 90-day supply: 3X 30-day co-pay, min/max applies.

