Your Medical Plan, Side by Side

Open enrollment for plan year July 1, 2026 – June 30, 2027 · Townsend Management Group

Enrollment deadline
July 1, 2026

Plan design

Compare	Plan 1 — Low Deductible *Predictable copays · No HSA*	Plan 2 — HSA-Eligible *Higher deductible · HSA savings*
Individual deductible	**$500**	**$3,500**
Family deductible	**$1,000**	**$7,000**
Plan pays after deductible	**70%**	**90%**
Individual out-of-pocket max	**$2,000**	**$5,000**
Family out-of-pocket max	**$4,000**	**$10,000**
Office visit	**$40 PCP / $60 specialist**	**Deductible, then 90%**
Prescriptions	**$20 / $50 / $75 copay**	**Deductible, then 90%/90%/70%**
HSA eligible	**No**	**Yes**

Your monthly payroll deduction

Company pays your full employee-only premium. You pay the dependent difference.

Your tier	Plan 1	Plan 2
Employee only	**$0**	**$0**
Employee + spouse	**$571 / mo**	**$532 / mo**
Employee + child(ren)	**$350 / mo**	**$326 / mo**
Family	**$848 / mo**	**$789 / mo**

What a year actually costs (Family tier)

Premiums + medical out-of-pocket combined. Different tiers will vary — use the Excel tool.

Year scenario	Plan 1	Plan 2
Low year — preventive only ($0) *P2 wins by $704*	**$10,173**	**$9,469**
Typical year ($2,500 in care) *P1 wins by $346*	**$11,623**	**$11,969**
Heavy year ($15,000 in care) *P1 wins by $3,096*	**$14,173**	**$17,269**

About the HSA — only available with Plan 2

Triple tax advantage
Pre-tax in. Tax-free growth.
Tax-free out for medical.

It's yours forever
Money rolls over each year.
Travels with you if you leave.

2026 IRS contribution limits
$4,400 individual
$8,750 family (+$1,000 if 55+)

Tax savings example
$200/month at 22% bracket
= $528/year in tax savings

Want to play with the numbers? Open the Excel comparison tool for your specific tier and usage.

Questions? Team Success — benefits@mybuildercares.com