Which Medical Plan is Right for You?

JPS Health Network · 2027

Choosing a medical plan is easier when you can see how each one works in real life. The examples below come directly from each plan's 2027 Summary of Benefits and Coverage (SBC). They show what one person might pay for three common health situations under each JPS medical plan.

PLEASE NOTE

These are examples, not cost estimates. Your actual costs will depend on the care you receive, the prices your providers charge, and other factors. All examples assume employee-only coverage and in-network providers (not the CSN tier, which costs less). They do not include your paycheck premium.

Peg is Having a Baby

9 months of in-network prenatal care and a hospital delivery. Total example cost: **$12,700**

Includes specialist office visits (prenatal care), childbirth and delivery services, ultrasounds and blood work, and anesthesia.

WHAT PEG PAYS	HD250	HD500	OAP IN
Deductible	$2,900	$5,000	$4,000
Copayments	$0	$10	$20
Coinsurance	$2,100	$2,300	$3,000
Not covered	$20	$20	$20
Total Peg pays	**$5,020**	**$7,330**	**$7,020**

WHAT THIS SHOWS

For a large, planned event like a hospital delivery, the HD250's lower deductible means Peg pays the least.

Managing Joe's Type 2 Diabetes

A year of routine in-network care for a well-controlled condition. Total example cost: **$5,600**
Includes primary care visits (including disease education), blood work, prescription drugs, and a glucose meter.

WHAT JOE PAYS	HD250	HD500	OAP IN
Deductible	$2,900	$5,000	$120
Copayments	$600	$100	$1,300
Coinsurance	$40	$0	$0
Not covered	$40	$40	$40
Total Joe pays	**$3,580**	**$5,140**	**$1,460**

WHAT THIS SHOWS

For ongoing care with regular visits and prescriptions, the OAP IN costs Joe the least because office visits and prescriptions are covered with copays before the deductible.

Mia's Simple Fracture

An in-network emergency room visit and follow-up care. Total example cost: **$2,800**
Includes emergency room care, an x-ray, crutches, and physical therapy.

WHAT MIA PAYS	HD250	HD500	OAP IN
Deductible	$2,800	$2,800	$2,050
Copayments	$0	$0	$200
Coinsurance	$0	$0	$0
Not covered	$0	$0	$0
Total Mia pays	**$2,800**	**$2,800**	**$2,250**

WHAT THIS SHOWS

For an unexpected injury, Mia pays the full cost on both HD plans because it falls under the deductible. The OAP IN saves her about $550.

At a Glance

SCENARIO	HD250	HD500	OAP IN
Peg is having a baby	$5,020	$7,330	$7,020
Joe's type 2 diabetes	$3,580	$5,140	$1,460
Mia's simple fracture	$2,800	$2,800	$2,250

HOW TO USE THESE EXAMPLES

- **Expect regular visits or ongoing prescriptions?** The OAP IN covers office visits and prescriptions with copays before you meet your deductible.
- **Planning a major event, like surgery or a baby?** The HD250 has the lowest deductible of the three plans.
- **Expect few medical needs?** The HD500 has the highest deductible. Compare its paycheck premium to see if the savings make sense for you.
- **Remember your premium.** These examples show what you pay when you use care. Add your paycheck premium to see your full yearly cost.
- **Choose CSN providers when you can.** JPS's CSN tier has lower deductibles and out-of-pocket limits than the in-network costs shown here.