Need Help Picking the Right Health Plan?

Finding the right health plan starts with understanding the healthcare needs of you and your family. Use these scenarios to help you assess what services you may need in the coming year, how you prefer to pay, and if you want to benefit from Arcwood's HSA contribution.

Meet Kimberly

- Kimberly is single and selecting insurance for the first time since she can no longer be on her parents' medical plan.
- She does not have ongoing health conditions, regularly exercises, and maintains a healthy lifestyle.
- She goes to her primary care physician for an annual physical.
- She may go to the doctor or urgent care once or twice a year for a sinus infection or flu, but that's the extent of her average healthcare needs.

Her average medical and pharmacy needs include:

Healthcare Need	HDHP Option	PPO Copay Plan
1 Annual wellness physical	$0 (preventive care)	$0 (preventive care)
1 Urgent care visit	**$260** (toward deductible/coinsurance)	**$80** copay
2 Primary care physician visits (sick visits)	$115 per visit (toward deductible/ coinsurance) x 2 = **$230**	$40 copay x 2 = **$80** copay
Other factors	**$600 employer HSA contribution**, tax savings from HSA contributions	Copays do NOT count toward deductible, but they DO count toward OOPM
Calculation	• Total toward deductible: **$490** • Total paid with 10% coinsurance: **$0** • Amount covered by employer HSA contribution: **$600**	• Total copays: **$160** • No expenses to factor into deductible/ coinsurance
Net out-of-pocket for 2026 (doesn't factor in premiums)	**$0, plus additional unused $110 of employer HSA contributions**	**$160**

Kimberly has **decided to go with HDHP 3 for 2026**. She likes the low premiums as she's starting out, and she doesn't anticipate any major expenses in the next year. In fact, she hopes Arcwood's $600 contribution to her Health Savings Account (HSA) will cover any out-of-pocket expenses she incurs. She also plans to contribute her own funds to her HSA just in case she needs it. And, if not, it will earn interest and roll over to next year.

Arcwood ENVIRONMENTAL

Meet the Walker family

- Chris and Jessie are middle-aged and have two teenage children. Both are non-smokers.
- Chris has diabetes and high blood pressure.
- The oldest child has asthma. An asthma attack this summer required a visit to the ER.
- The youngest child is active in sports and can be prone to injuries, resulting in two urgent care visits this year.

Their average medical and pharmacy needs include:

Healthcare Need	HDHP Option	PPO Copay Plan
4 Primary care physician visits (sick visits)	$115 per visit (toward deductible/ coinsurance) x 4 = **$460**	$40 copay x 4 = **$160**
1 Urgent care visits	**$260** (toward deductible/coinsurance)	**$80** copay
5 Specialist visits	$230 per visit (toward deductible/ coinsurance) x 5 = **$1,150**	$80 copay x 5 = **$400**
Asthma medication	$0 (part of Preventive Rx Enhanced Drug List)	$15 copay x 12 monthly fills = **$180**
Diabetes medication	$0 (part of Preventive Rx Enhanced Drug List)	$15 copay x 12 monthly fills = **$180**
Blood pressure medication	$0 (part of Preventive Rx Enhanced Drug List)	$15 copay x 12 monthly fills = **$180**
1 ER visit	**$2,500** (toward deductible/coinsurance)	**$500** copay
Other factors	**$1,600 employer HSA contribution,** tax savings from family HSA contributions	Copays do NOT count toward deductible, but they DO count toward OOPM
Calculation	• Total toward deductible: **$4,000** • Total paid with 10% coinsurance: ($370 x 10%) = **$37** • Amount covered by employer HSA contribution: **$1,600**	• Total copays: **$1,680** • No expenses to factor into deductible/ coinsurance
Net out-of-pocket for 2026 (doesn't factor in premiums)	**$2,437**	**$1,680**

With coverage for an entire family and two chronic conditions, the Walkers expect to continue to have moderate healthcare expenses. Because they see specialists several times a year—and periodically need urgent or ER care—they like to know what they'll pay for expenses in advance. For these reasons, **they have chosen the new PPO copay plan for 2026.**

Meet Brody and his two children

- Brody and his children are in good health, and Brody is tobacco-free.
- They have the occasional cold or flu.
- They keep up on their preventive care and generally only have to visit the doctor for an illness once or twice a year.
- They typically only get a prescription filled one or two times a year.

Their average medical and pharmacy needs include:

Healthcare Need	HDHP Option	PPO Copay Plan
3 Primary care physician visits (sick visits)	$115 per visit (toward deductible/ coinsurance) x 3 = **$345**	$40 copay x 3 = **$120**
2 Tier 1 (generic) prescriptions	$22 per prescription (toward deductible/ coinsurance) x 2 = **$44**	$15 copay x 2 = **$30**
1 Tier 2 (preferred brand) prescription	**$89** (toward deductible/coinsurance)	**$80** copay
Other factors	**$1,200** **employer HSA contribution**, tax savings from family HSA contributions	Copays do NOT count toward deductible, but they DO count toward OOPM
Calculation	• Total toward deductible: **$478** • Total paid with 10% coinsurance: **$0** • Amount covered by employer HSA contribution: **$1,200**	• Total copays: **$230** • No expenses to factor into deductible/ coinsurance
Net out-of-pocket for 2026 (doesn't factor in premiums)	**$0, plus additional unused $722 of employer HSA contributions**	**$230**

Since they rarely need medical care, Brody definitely wants an HDHP plan that allows him to save on premiums while putting aside tax-free dollars for future healthcare expenses. **He's opted for HDHP 2** because he feels it strikes a good balance. He has lower premiums and a deductible he's comfortable with, and he contributes to his Health Savings Account (HSA) and benefits from Arcwood's $1,200 HSA contribution, too.

Meet Emma

- Emma is in her early 40s, exercises regularly, and is a non-smoker.
- She doesn't suffer from any serious conditions; however, she does have numerous allergies that require prescriptions and a few visits to her primary care physician and specialists throughout the year.
- Additionally, she's had issues with runner's knee this year. In her visits with her sports medicine doctor, she was told next steps will include physical therapy visits in 2026, potentially followed by an outpatient surgery in 2027 depending on the success of her therapy.

Her average medical and pharmacy needs include:

Healthcare Need	HDHP Option	PPO Copay Plan
4 Primary care physician visits (sick visits)	$115 per visit (toward deductible/ coinsurance) x 4 = **$460**	$40 copay x 4 = **$160**
4 Specialist visits	$230 per visit (toward deductible/ coinsurance) x 4 = **$920**	$80 copay x 4 = **$320**
2 Labs	$124 per lab (toward deductible/ coinsurance) x 2 = **$248**	$124 per lab (toward deductible) x 2 = **$248**
Monthly preventive prescription	$0 (preventive care)	$0 (preventive care)
Monthly tier 1 prescription	$89 (toward deductible/coinsurance) x 12 = **$1,068**	$80 copay x 12 = **$960**
Other factors	**$600 employer HSA contribution**, tax savings from HSA contributions	Copays do NOT count toward deductible, but they DO count toward OOPM
Calculation	• Total toward deductible: **$2,000** • Total paid with 10% coinsurance: ($696 x 10%) = **$69** • Amount covered by employer HSA contribution: **$600**	• Total copays: **$1,440** • Total toward deductible: **$248**
Net out-of-pocket for 2026 (doesn't factor in premiums)	**$1,469**	**$1,688**

Due to her allergies and physical therapy visits, Emma expects ongoing moderate healthcare expenses in 2026. Emma also wants to build up her HSA balance prior to 2027 using her own funds and employer contributions in the event that she must undergo outpatient surgery for her runner's knee. As a result, Emma chose the HDHP 1 plan. This choice allows her to have the lowest range of deductible and out-of-pocket maximum, while saving tax-free dollars in her Health Savings Account (HSA). She likes that Arcwood will contribute $600 to her HSA, too!