



Choosing the Right Medical Plan: Find What Fits

When it comes to selecting the best medical plan, it's easy to feel overwhelmed by the options. To help you find the best fit for you and your family, we've outlined a few examples to help guide you through the decision-making process.

Pay Now or Pay Later?

You contribute to the cost of your health care in two main ways:

1

By paying premiums, which are automatically taken from your paycheck

and

2

By paying for doctor visits or other health care services when you use them

Would you prefer to pay more upfront from your paycheck and less when you get care, or pay less upfront and more when you need care?



Consider contributing to a health savings account or flexible spending account for medical expenses.

Plan	Premium contributions through payroll deductions	Payment when you receive medical care	FSA or HSA
\$900 Deductible Plan	\$\$\$	\$	FSA
\$1,850 Deductible Plan* (for Kaiser CA, \$1,800 Deductible Plan)	\$\$	\$\$\$	HSA
\$3,400 Deductible Plan	\$	\$\$\$	HSA

Health Savings Account (HSA):

A member-owned, tax-exempt medical savings account that comes with a high-deductible health plan (HDHP)*. Any unused funds roll over from year to year.

Flexible Spending Account (FSA):

An account with pre-tax funds to cover health care costs not covered under the benefit plan. If you do not use the funds in 2026, your funds are not carried over into 2027.

**Note: If you enroll in a Health Savings Account (HSA), Chubb will make an annual contribution of \$500 for employee-only coverage and \$1,000 if you cover dependents (deposited quarterly).*

How to think through your choices

You may want to consider the \$1,850 or \$3,400 High Deductible Plans if:

- You prefer to pay less out of your paycheck, and pay when you need care.
- You are generally healthy and don't anticipate any serious medical care in the upcoming year.
- You want to contribute pre-tax dollars for health care expenses that can be carried over to future years.
- Receive Chubb's HSA contribution (if enrolled in the \$1,850 Deductible Plan or the Kaiser \$1,800 Deductible Plan).

You may want to consider the \$900 Deductible Plan if:

- You want more predictable costs when it comes to your medical care, regardless of use.
- You prefer to have lower out-of-pocket costs when receiving care, even if it means paying more out of your paycheck upfront.
- You have a good idea of how much you will spend on health care in 2026 and can contribute pre-tax dollars to an FSA.

Examples

Below are some scenarios you may find useful as you consider your medical plan options for 2026.



How your coverage works - Meet Matt

Matt is 35 and does not cover anyone else under the Chubb medical plan. He is generally healthy and doesn't need a lot of medical care.

Service (in-network)	\$900 Plan	\$1,850 Plan	\$3,400 Plan
1 Primary Care Office Visit (cost of each service is \$180)	\$180	\$180	\$180
1 generic prescriptions (\$27)	\$10	\$27	\$27
Cost of care for the year	\$190	\$207	\$207
Annual Contributions (EE-only premiums)	\$2,680	\$1,816	\$624
Less Chubb HSA Single Contribution	N/A	(\$500)	N/A
Total Annual Costs (Contributions + Cost of Care)	\$2,870	\$1,523	\$831

Matt prefers to pay the least through his paycheck and deposit the “extra” money into a Health Savings Account (HSA) for future medical use. Since he doesn't need a lot of care, he's not worried about paying more at the doctor or pharmacy and he's comfortable that the HSA will help him with any unexpected medical costs.



How your coverage works - Meet John & Jasmine

Meet John and Jasmine. Both employees are married and cover their spouses under Chubb's medical plans. Each of them and their spouses have similar health care needs and have moderate health care needs.

Service (in-network)	\$900 Plan	\$1,850 Plan	\$3,400 Plan
4 PCP Office Visit (cost of each service is \$180)	\$720	\$720	\$720
14 Specialist Office Visit (\$250 each)	\$1,564	\$1,276	\$3,500
1 Outpatient Surgery (\$2,200 each)	\$440	\$2,200	\$2,200
4 Brand Rx (\$75 each)	\$100	\$60	\$132
Cost of care for the year	\$2,824	\$4,256	\$6,552
Annual Contributions (EE + Spouse premiums)	\$6,480	\$4,420	\$1,508
Less Chubb HSA Contribution	N/A	(\$1,000)	N/A
Total Annual Costs (Contributions + Cost of Care)	\$9,304	\$7,676	\$8,060

John enrolls in the \$1,850 Plan because he wants to pay the least through his paycheck and contribute the maximum to his Health Savings Account to use when he needs care. He likes the investment options and tax savings advantages of the HSA and likes the idea of having these funds during retirement for health care expenses.

Although Jasmine has similar health care needs, she doesn't like the uncertainty of the high deductible. She would rather have more deducted through her paycheck and pay less when she goes to the doctor or pharmacy and decides to enroll in the \$900 PPO Plan.



How your coverage works - Meet Jim

Jim is married and has four children. He is undergoing treatment for cancer and his wife was recently diagnosed with a severe heart condition.

Service (in-network)	\$900 Plan	\$1,850 Plan	\$3,400 Plan
8 Specialist Office Visit (cost of each service is \$180)	\$1,008	\$1,440	\$1,440
2 Long Inpatient Stays (\$50K each)	\$9,592	\$6,560	\$12,560
3 Outpatient Surgeries (\$8,000 each)	\$0	\$0	\$0
24 Generic Rx (\$27 each)	\$0	\$0	\$0
Cost of care for the year	\$10,600	\$8,000	\$14,000
Annual Contributions (EE + family premium)	\$8,910	\$6,093	\$2,073
Less Chubb HSA Contribution	N/A	(\$1,000)	N/A
Total Annual Costs (Contributions + Cost of Care)	\$19,510	\$13,093	\$16,073

Jim knows that his and his wife's health care costs will be high. He chooses the \$1,850 Plan as it has the lowest out-of-pocket maximum. He also likes the HSA contribution he receives from the company to help pay for the out-of-pocket health care costs.