

Medical Plan Cost Comparison

2026 Baseline Compared with 2027 Plan Options

Teammate Only | 2026 Buy-Up HSA Baseline

This page illustrates how premiums, deductibles, employer-funded accounts and eligible Garner reimbursements may affect potential annual cost.

ANNUAL PREMIUMS

+

DEDUCTIBLE

-

EMPLOYER-FUNDED ACCOUNT

-

ELIGIBLE GARNER REIMBURSEMENTS

=

ILLUSTRATIVE ANNUAL COST

Illustrative Comparison

Plan	Annual premiums	Deductible	Employer-funded account	Maximum Garner reimbursement	Illustrative annual cost*	Potential savings vs. 2026 Buy-Up HSA*
2026 Buy-Up HSA	\$1,742	\$1,700	\$500	Not available	\$2,942	Baseline
2027 Traditional PPO	\$2,782	\$2,000	None	Up to \$2,000	\$4,782 before Garner \$2,782 after maximum reimbursement	\$160 savings with maximum Garner reimbursement
2027 Core HRA	\$1,456	\$3,500	\$250 HRA seed	Up to \$2,000	\$4,706 before Garner \$2,706 after maximum reimbursement	\$236 savings with maximum Garner reimbursement
2027 Base HSA	\$728	\$3,500	None	Not available	\$4,228	\$1,286 higher No illustrative savings
2027 Buy-Up HSA	\$1,898	\$1,750	\$500 HSA seed	Not available	\$3,148	\$206 higher No illustrative savings

Remember: These examples compare the full annual premium plus the deductible, reduced by applicable employer seed dollars and maximum eligible Garner reimbursement. Actual costs will vary.

Important: This is an illustrative educational tool and does not represent what every teammate will pay. Actual costs and reimbursements vary. It is not intended to recommend or steer enrollment. Potential savings are calculated against the 2026 Buy-Up HSA illustrative annual cost of \$2,942. Garner-eligible savings assume the full applicable reimbursement. For surcharge views, \$1,200 is added to 2027 annual premiums. Illustrative costs and savings are not guaranteed.

Medical Plan Cost Comparison

2026 Baseline Compared with 2027 Plan Options

Teammate + Child(ren) | 2026 Buy-Up HSA Baseline

This page illustrates how premiums, deductibles, employer-funded accounts and eligible Garner reimbursements may affect potential annual cost.

ANNUAL PREMIUMS	+	DEDUCTIBLE	-	EMPLOYER-FUNDED ACCOUNT	-	ELIGIBLE GARNER REIMBURSEMENTS	=	ILLUSTRATIVE ANNUAL COST
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Illustrative Comparison

Plan	Annual premiums	Deductible	Employer-funded account	Maximum Garner reimbursement	Illustrative annual cost*	Potential savings vs. 2026 Buy-Up HSA*
2026 Buy-Up HSA	\$3,588	\$3,400	\$1,000	Not available	\$5,988	Baseline
2027 Traditional PPO	\$5,538	\$4,000	None	Up to \$4,000	\$9,538 before Garner \$5,538 after maximum reimbursement	\$450 savings with maximum Garner reimbursement
2027 Core HRA	\$2,626	\$7,000	\$500 HRA seed	Up to \$4,000	\$9,126 before Garner \$5,126 after maximum reimbursement	\$862 savings with maximum Garner reimbursement
2027 Base HSA	\$1,456	\$7,000	None	Not available	\$8,456	\$2,468 higher No illustrative savings
2027 Buy-Up HSA	\$4,134	\$3,500	\$1,000 HSA seed	Not available	\$6,634	\$646 higher No illustrative savings

Remember: These examples compare the full annual premium plus the deductible, reduced by applicable employer seed dollars and maximum eligible Garner reimbursement. Actual costs will vary.

Important: This is an illustrative educational tool and does not represent what every teammate will pay. Actual costs and reimbursements vary. It is not intended to recommend or steer enrollment. Potential savings are calculated against the 2026 Buy-Up HSA illustrative annual cost of \$5,988. Garner-eligible savings assume the full applicable reimbursement. For surcharge views, \$1,200 is added to 2027 annual premiums. Illustrative costs and savings are not guaranteed.

Medical Plan Cost Comparison

2026 Baseline Compared with 2027 Plan Options

Teammate + Spouse | 2026 Buy-Up HSA Baseline

This page illustrates how premiums, deductibles, employer-funded accounts and eligible Garner reimbursements may affect potential annual cost.

ANNUAL PREMIUMS	+	DEDUCTIBLE	-	EMPLOYER-FUNDED ACCOUNT	-	ELIGIBLE GARNER REIMBURSEMENTS	=	ILLUSTRATIVE ANNUAL COST
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Without Working Spousal Surcharge

Plan	Annual premiums	Deductible	Employer-funded account	Maximum Garner reimbursement	Illustrative annual cost*	Potential savings vs. 2026 Buy-Up HSA*
2026 Buy-Up HSA	\$4,524	\$3,400	\$1,000	Not available	\$6,924	Baseline
2027 Traditional PPO	\$7,202	\$4,000	None	Up to \$4,000	\$11,202 before Garner \$7,202 after maximum reimbursement	\$278 higher No illustrative savings
2027 Core HRA	\$3,068	\$7,000	\$500 HRA seed	Up to \$4,000	\$9,568 before Garner \$5,568 after maximum reimbursement	\$1,356 savings with maximum Garner reimbursement
2027 Base HSA	\$2,210	\$7,000	None	Not available	\$9,210	\$2,286 higher No illustrative savings
2027 Buy-Up HSA	\$4,966	\$3,500	\$1,000 HSA seed	Not available	\$7,466	\$542 higher No illustrative savings

With \$1,200 Annual Working Spousal Surcharge

Plan	Annual premiums	Deductible	Employer-funded account	Maximum Garner reimbursement	Illustrative annual cost*	Potential savings vs. 2026 Buy-Up HSA*
2026 Buy-Up HSA	\$4,524	\$3,400	\$1,000	Not available	\$6,924	Baseline
2027 Traditional PPO	\$8,402	\$4,000	None	Up to \$4,000	\$12,402 before Garner \$8,402 after maximum reimbursement	\$1,478 higher No illustrative savings
2027 Core HRA	\$4,268	\$7,000	\$500 HRA seed	Up to \$4,000	\$10,768 before Garner \$6,768 after maximum reimbursement	\$156 savings with maximum Garner reimbursement
2027 Base HSA	\$3,410	\$7,000	None	Not available	\$10,410	\$3,486 higher No illustrative savings
2027 Buy-Up HSA	\$6,166	\$3,500	\$1,000 HSA seed	Not available	\$8,666	\$1,742 higher No illustrative savings

Remember: These examples compare the full annual premium plus the deductible, reduced by applicable employer seed dollars and maximum eligible Garner reimbursement. Actual costs will vary.

Important: This is an illustrative educational tool and does not represent what every teammate will pay. Actual costs and reimbursements vary. It is not intended to recommend or steer enrollment. Potential savings are calculated against the 2026 Buy-Up HSA illustrative annual cost of \$6,924. Garner-eligible savings assume the full applicable reimbursement. For surcharge views, \$1,200 is added to 2027 annual premiums. Illustrative costs and savings are not guaranteed.

Medical Plan Cost Comparison

2026 Baseline Compared with 2027 Plan Options

Teammate + Family | 2026 Buy-Up HSA Baseline

This page illustrates how premiums, deductibles, employer-funded accounts and eligible Garner reimbursements may affect potential annual cost.

ANNUAL PREMIUMS	+	DEDUCTIBLE	-	EMPLOYER-FUNDED ACCOUNT	-	ELIGIBLE GARNER REIMBURSEMENTS	=	ILLUSTRATIVE ANNUAL COST
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Without Working Spousal Surcharge

Plan	Annual premiums	Deductible	Employer-funded account	Maximum Garner reimbursement	Illustrative annual cost*	Potential savings vs. 2026 Buy-Up HSA*
2026 Buy-Up HSA	\$4,940	\$3,400	\$1,000	Not available	\$7,340	Baseline
2027 Traditional PPO	\$10,530	\$4,000	None	Up to \$4,000	\$14,530 before Garner \$10,530 after maximum reimbursement	\$3,190 higher No illustrative savings
2027 Core HRA	\$4,368	\$7,000	\$500 HRA seed	Up to \$4,000	\$10,868 before Garner \$6,868 after maximum reimbursement	\$472 savings with maximum Garner reimbursement
2027 Base HSA	\$2,912	\$7,000	None	Not available	\$9,912	\$2,572 higher No illustrative savings
2027 Buy-Up HSA	\$5,746	\$3,500	\$1,000 HSA seed	Not available	\$8,246	\$906 higher No illustrative savings

With \$1,200 Annual Working Spousal Surcharge

Plan	Annual premiums	Deductible	Employer-funded account	Maximum Garner reimbursement	Illustrative annual cost*	Potential savings vs. 2026 Buy-Up HSA*
2026 Buy-Up HSA	\$4,940	\$3,400	\$1,000	Not available	\$7,340	Baseline
2027 Traditional PPO	\$11,730	\$4,000	None	Up to \$4,000	\$15,730 before Garner \$11,730 after maximum reimbursement	\$4,390 higher No illustrative savings
2027 Core HRA	\$5,568	\$7,000	\$500 HRA seed	Up to \$4,000	\$12,068 before Garner \$8,068 after maximum reimbursement	\$728 higher No illustrative savings
2027 Base HSA	\$4,112	\$7,000	None	Not available	\$11,112	\$3,772 higher No illustrative savings
2027 Buy-Up HSA	\$6,946	\$3,500	\$1,000 HSA seed	Not available	\$9,446	\$2,106 higher No illustrative savings

Remember: These examples compare the full annual premium plus the deductible, reduced by applicable employer seed dollars and maximum eligible Garner reimbursement. Actual costs will vary.

Important: This is an illustrative educational tool and does not represent what every teammate will pay. Actual costs and reimbursements vary. It is not intended to recommend or steer enrollment. Potential savings are calculated against the 2026 Buy-Up HSA illustrative annual cost of \$7,340. Garner-eligible savings assume the full applicable reimbursement. For surcharge views, \$1,200 is added to 2027 annual premiums. Illustrative costs and savings are not guaranteed.