

## YOUR 2026 MEDICAL PLAN OPTIONS AT A GLANCE

When comparing K-C's medical plan options, it's important to note that a separate deductible, out-of-pocket maximum, and coinsurance apply to out-of-network services. The chart below reflects annual amounts.

	CDHP Blue with HSA & CDHP with HRA		CDHP Green with HSA	
<b>HOW THE OPTIONS ARE DIFFERENT</b>				
	Full-Time Employees		Part-Time Employees	
<b>Your annual medical paycheck costs<sup>1</sup></b> (excludes tobacco and working spouse/partner surcharge)	\$684 Individual \$2,799 2-Party \$4,934 2-Party Plus	\$4,797 Individual \$10,309 2-Party \$15,830 2-Party Plus	\$300 Individual \$1,879 2-Party \$3,553 2-Party Plus	\$4,375 Individual \$9,388 2-Party \$14,450 2-Party Plus
<b>Medical tobacco surcharge</b>	\$240		\$240	
<b>Medical working spouse/partner surcharge</b>	\$1,800		\$1,800	
	In-Network		Out-of-Network	
<b>Deductible</b>	\$2,100 Individual \$4,200 2-Party \$4,200 2-Party Plus	\$4,200 Individual \$8,400 2-Party \$8,400 2-Party Plus	\$3,600 Individual \$7,200 2-Party \$7,200 2-Party Plus	\$7,200 Individual \$14,400 2-Party \$14,400 2-Party Plus
	In-Network		Out-of-Network	
<b>Out-of-pocket maximum</b>	\$4,200 Individual \$8,400 2-Party \$8,400 2-Party Plus	\$8,400 Individual \$16,800 2-Party \$16,800 2-Party Plus	\$7,200 Individual \$14,400 2-Party \$14,400 2-Party Plus	\$14,400 Individual \$28,800 2-Party \$28,800 2-Party Plus
<b>HOW THE OPTIONS ARE THE SAME</b>				
	Full-Time Employees		Part-Time Employees	
<b>K-C's HSA/HRA contribution<sup>2</sup></b>	\$600 Individual \$1,200 2-Party \$1,200 2-Party Plus		\$300 Individual \$600 2-Party \$600 2-Party Plus	
<b>Preventive care</b>	<b>In-Network:</b> K-C pays 100%. <b>Out-of-Network:</b> You pay 100% until you reach the out-of-network deductible, then K-C pays 60%.			
<b>Coinsurance, office visits, urgent care, emergency room, hospitalizations, lab, X-ray, imaging, mental health inpatient and outpatient</b>	<b>In-Network:</b> You pay 100% until you reach the in-network deductible, then K-C pays 80%. <b>Out-of-Network:</b> You pay 100% until you reach the out-of-network deductible then K-C pays 60%.			
<b>HOW BOTH OPTIONS COVER PRESCRIPTION DRUGS<sup>3</sup></b>				
<b>ACA preventive</b>	K-C pays 100% for preventive prescriptions as required by the Affordable Care Act (ACA).			
<b>CDHP long-term maintenance/preventive<sup>4</sup></b>	K-C pays 80% for these prescriptions defined by IRS Maintenance Guidelines until you reach the out-of-pocket maximum.			
<b>Generic, brand preferred, and nonpreferred brand</b>	You pay 100% until you meet the deductible, then K-C pays 80%.			

<sup>1</sup>Amounts may differ based on rounding. For more information, access the My K-C Benefits mobile app.

<sup>2</sup>ELT and grades 1-4 are not eligible for K-C's HSA contribution.

<sup>3</sup>To view coverage details for specialty prescriptions, refer to the table on page 11 of your benefits guide.

<sup>4</sup>To learn which maintenance prescriptions are included, log in to [caremark.com](https://www.caremark.com) or call CVS Caremark at 888-797-8911.