

TRANSITION TO SUREST: A SIDE-BY-SIDE COMPARISON

Below is a summary of what's changing as we transition from the Choice and Standard PPO plans to the Surest \$0 Deductible Plan for 2026.

IN-NETWORK BENEFITS	2025 CHOICE PLAN	2025 STANDARD PLAN	2026 SUREST PLAN
Deductible (Single)	\$500	\$1,000	\$0
Deductible (Family)	\$1,000	\$2,000	\$0
Coinsurance	10%	20%	None
Out-of-Pocket Maximum (Single)	\$3,500	\$6,000	\$5,000
Out-of-Pocket Maximum (Family)	\$7,000	\$12,000	\$10,000
Wellness Clinic Copay	\$0	\$0	\$0
Teladoc Copay	\$0	\$0	\$0
Preventative Care Services	\$0	\$0	\$0
Mammograms & Colonoscopies	1st annual covered at 100%; all others subject to deductible/coinsurance.	1st annual covered at 100%; all others subject to deductible/coinsurance.	Covered at 100%; no limit.
Doctor Office Visit	\$25	\$25	\$20 to \$105
Behavioral Health Office Visit	\$25	\$25	\$15
Specialist Office Visit	\$50	\$50	\$20 - \$105
Urgent Care Copay	\$50	\$50	\$60
Emergency Room Copay	\$200	\$200	\$650
Massage/Acupuncture Therapy	\$25 copay; \$1,000 maximum, open network	\$25 copay; \$1,000 maximum, open network	\$25 copay; No maximum; open network.
Monthly Paycheck Changes	\$72-\$250 decrease per month.	\$4-\$16 increase per month.	

BENEFITS/PROGRAMS COMING TO AN END

Effective December 31, 2025

- Healthcare Bluebook \$0 Musculoskeletal Benefit
- Healthcare Bluebook Rewards Program
- \$500 Lifestyle Education Program
- Regenexx
- \$0 Banner MD Anderson Benefit
- \$0 Family Care Center Benefit*
- 8 Free Physical Therapy Visits at Colorado in Motion*
- Grail Testing at the Wellness Clinic
- Behavioral Health Services at the Wellness Clinic
- \$1,000 Doula Benefit

** Beginning in 2026, this benefit will no longer be covered at a \$0 copay. You can still access the same provider in-network, with applicable copays.*

surest™

For more information, visit [the Surest webpage](#).

NEW BENEFITS & PROGRAMS

Effective January 1, 2026

BUNDLED HOSPITAL PAYMENTS

With bundled payments, you'll pay just one copay and receive one bill for hospital services, instead of separate charges from multiple providers.

ADDITIONAL CLINIC STAFF

Adding a third Physician Assistant and second Medical Assistant to the Wellness Clinic for more appointment availability.