

# Compare your **2026** medical plan options

## Meet **Mateo**

Mateo is single and generally healthy. He prefers a plan with low paycheck costs that still provides coverage when he needs it, allowing him to save more for healthcare expenses into retirement.

- Employee only coverage
- 1 annual preventive visit
- 2 primary care visits and 1 prescription for a sinus infection



**Let's see how Mateo's estimated costs compare.**

In-network services	Surest Advantage Plan	UHC Value PPO Plan	UHC Premium HSA Plan	UHC Basic HSA Plan
Employee only annual paycheck cost	\$1,872	\$1,812	\$1,560	\$840
Annual preventive visit	\$0	\$0	\$0	\$0
2 primary care visits	\$20	\$50	\$250	\$250
1 prescription (Tier 1)	\$5	\$10	\$15	\$15
Less: Stryker's HSA contribution	N/A	N/A	\$600	\$300
<b>Total annual cost</b>	<b>\$1,897</b>	<b>\$1,872</b>	<b>\$1,225</b>	<b>\$805</b>



**After comparing his options, Mateo chooses the UHC Basic HSA Plan.**

It's the most affordable plan and gives him the flexibility to save for healthcare expenses into retirement with a Health Savings Account (HSA). Mateo can contribute up to \$3,800 pre-tax to his HSA, reducing his taxable income and creating triple-tax savings. His HSA paycheck contributions are tax-free, earned interest is tax-free and withdrawals are tax-free when used for eligible expenses. He can also invest his HSA balance and any investment growth is tax-free.

**Please note:** This example is illustrative and based on specific scenarios like using in-network, high-value providers and typical service use patterns. Actual costs may vary based on provider selection, geographic location and individual health needs. This example is intended to help demonstrate potential cost differences and should not be interpreted as guaranteed or comprehensive projections.

# Meet Ava

Ava is married, pregnant with her first child and due in late December. She's looking to meet her family's healthcare needs while managing costs effectively.

- Employee + 1 coverage
- 2 annual preventive visits
- 1 primary care visit and 2 prescriptions for strep throat
- Routine prenatal visits
- Labor and delivery services (no complications; mom and baby discharged together)



## Let's see how Ava's estimated costs compare.

In-network services	Surest Advantage Plan	UHC Value PPO Plan	UHC Premium HSA Plan	UHC Basic HSA Plan
Employee + 1 annual paycheck cost	\$3,672	\$3,516	\$2,916	\$1,128
Annual preventive visits	\$0	\$0	\$0	\$0
1 primary care visit	\$10	\$25	\$125	\$125
2 prescriptions (Tier 1)	\$10	\$20	\$30	\$30
8 routine prenatal visits	\$0	\$0	\$0	\$0
Hospital visit for labor and delivery	\$625	\$3,760	\$4,845	\$6,295
Less: Stryker's HSA contribution	N/A	N/A	\$1,200	\$600
<b>Total annual cost</b>	<b>\$4,317</b>	<b>\$7,321</b>	<b>\$6,716</b>	<b>\$6,978</b>

## Ava focuses on the Surest Advantage Plan and the UHC Premium HSA Plan.

The **Surest Advantage Plan** is appealing because it's her lowest-cost option when she uses the highest value providers with high Care Ratings. She also likes being able to see clear costs for care throughout the year—including a single copay for her delivery at the hospital.

The **UHC Premium HSA Plan** allows her to use her HSA to pay for her family's healthcare expenses. She can contribute up to \$7,550 pre-tax to her HSA because she covers a dependent, reducing her taxable income. Contributing pre-tax dollars means she pays less in taxes, and the funds in her HSA grow tax-free. Additionally, withdrawals for qualified healthcare expenses are also tax-free, helping her save money on healthcare costs now and in the future.



**After comparing her options carefully, Ava selects the Surest Advantage Plan.**

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# Meet Daniel

A busy family of four, Daniel, his spouse Julia and their kids are always on the go. Daniel also manages Type 1 diabetes.

- Employee + Family coverage
- 4 annual preventive visits
- 6 primary care, 3 urgent care and 1 emergency room visit
- 4 prescriptions for ear infections
- Type 1 diabetes



## Let's see how Daniel's estimated costs compare.

In-network services	Surest Advantage Plan	UHC Value PPO Plan	UHC Premium HSA Plan	UHC Basic HSA Plan
Employee + family annual paycheck cost	\$5,772	\$5,568	\$4,632	\$1,536
Annual preventive visits	\$0	\$0	\$0	\$0
6 primary care visits for child ear infections	\$60	\$150	\$750	\$750
4 prescriptions (Tier 1)	\$20	\$40	\$60	\$60
3 urgent care visits for sports injuries	\$105	\$120	\$750	\$750
1 emergency room visit for a broken bone	\$375	\$150	\$2,000	\$2,000
Quarterly endocrinologist visits for diabetes maintenance	\$40	\$160	\$152	\$600
Diabetic supplies	\$0	\$2,600	\$560	\$840
Less: Stryker's HSA contribution	N/A	N/A	\$1,200	\$600
<b>Total annual cost</b>	<b>\$6,372</b>	<b>\$8,788</b>	<b>\$7,704</b>	<b>\$5,936</b>

## Daniel looks closer at the UHC Basic HSA Plan and the Surest Advantage Plan.

The **UHC Basic HSA Plan** is his lowest-cost option, and he can use his HSA as a savings vehicle to save for healthcare expenses in retirement. Plus, the HSA has a triple tax advantage—money goes in tax-free, builds earnings tax-free and comes out tax-free when used on eligible expenses. And he has the option to invest some of his HSA funds and potentially grow his account with tax-free earnings.

While the **Surest Advantage Plan** is more expensive than the UHC Basic HSA Plan, he finds peace of mind knowing he can see his family's actual cost for care in advance using the Surest app. He also likes that there are no deductibles or coinsurance, only copays that are clear—and for office visits and many procedures, he sees one price, making it easier to navigate his family's care needs.



**After considering his options, Daniel plans to elect the Surest Advantage Plan.**

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