

**2026 Table Agreement
Active Employee
Health Benefits**

**HAP vs HDHP
Cost Comparison**

High Deductible Plan vs HAP Total Cost Comparison

This plan cost comparison should not be interpreted as applicable to every situation.

Health plan choices should be made by participants based on their specific situation and after evaluating the Plan Documents of the available health plans.

High Deductible Plan vs HAP

Total Cost Comparison

The goal of this cost comparison of the High Deductible Health Plan (HDHP) and Health Account Plan (HAP) is to provide a general net cost comparison between the plans, when considering funding amounts, premiums, deductibles, and out-of-pocket maximums.

Both the HDHP and HAP have the same coinsurance rates. HDHP is 20% cost share for pharmacy (generic or brand) while the HAP is 15% for generic and 25% for brand.

While HAP funding is 100% Health Reimbursement Arrangement (HRA) credit, the HDHP funding is \$500 Limited Purpose HRA and the remainder is the employer Health Savings Account (HSA) contribution.

The “Tax Savings” amount of \$1,000 in the comparison assumes a member contributes \$5,000 to their HSA for the year and has an effective income tax rate of 20%.

This comparison uses 2026 rates and assumes the HDHP premium is 10% lower than the HAP premium.

High Deductible Health Plan vs HAP Total Cost Comparison

Plan	Member Premium (Annual)	Funding (-)	Deductible (+)	OOP Max (+)	Tax Savings (-)	Net Cost @ full deductible	Net Cost @ full OOP Max
HAP Anthem Employee + Family	\$3,995.16	\$2,000	\$2,000	\$4,800	\$0	\$3,995.16	\$6,795.16
HDHP Anthem Employee + Family	\$2,696.75	\$2,100	\$3,400	\$6,800	\$1,000	\$2,996.75	\$6,396.75
HAP Anthem Employee Only	\$1,331.76	\$1,000	\$1,000	\$2,400	\$0	\$1,331.76	\$2,731.76
HDHP Anthem Employee Only	\$898.92	\$1,300	\$1,700	\$3,400	\$1,000	\$298.92	\$1,998.92

This comparison is for illustration only and should not be interpreted as applicable to every situation.