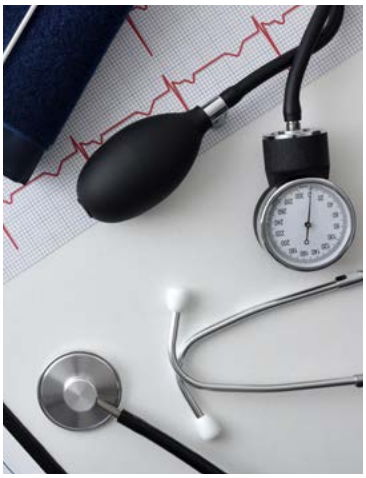
INDITEX

ZARA Massimo Dutti BERSHKA

Find Your Best Fit: Medical Plan Comparison

Health care needs and budgets vary from person to person. Taking time to explore your 2026-27 medical plan options and compare costs can help you make an informed decision. The scenarios below provide examples of how expenses may look for different types of users under each plan. These examples assume all care is accessed using in-network providers and facilities. Please note these are illustrative only and do not reflect your actual costs.

SCENARIO 1:



Alyssa, single, healthy, low user of medical services.

- Alyssa has her annual preventive health care visit with her Primary Care Physician (PCP).
- She also sees her PCP twice and a specialist once during the year for bronchitis, which is treated with an antibiotic that she fills at her local retail pharmacy using her Cigna prescription coverage.
- She also has high blood pressure and takes one generic preventive care medication that she fills at her local retail pharmacy using her Cigna prescription coverage.

Here's how Alyssa's costs for these expenses compare under the Zara medical plan options.

	ACTUAL COST	HDHP	OAPIN PLAN	OAP PLAN
Medical Services				
Preventive Care Office Visit (Including preventive lab work)	$224	$0	$0	$0
PCP/Specialist Office Visits (2 PCP visits and 1 specialist visit)	$585	$585	$100	$80
Prescription Drugs				
Generic – Retail (Antibiotic)	$68	$68	$10	$10
Preventive – Retail (High Blood Pressure medication)	$138	$0	$0	$0
Total Out-of-Pocket Costs	**$1,015**	**$653**	**$110**	**$90**
HSA Credit	**N/A**	**($500)**	**N/A**	**N/A**
Total Out-of-Pocket Costs (Including $500 HSA credit)	**N/A**	**$153**	**N/A**	**N/A**
Alyssa's Annual Per-Paycheck Contributions	**N/A**	**$443**	**$1,149**	**$2,069**
Alyssa's Total Annual Cost		**$596**	**$1,259**	**$2,159**

As you can see, Alyssa will pay less under the HDHP in this example.

Find Your Best Fit: Medical Plan Comparison

SCENARIO 2:



The Jacksons, family of three, moderate health care needs.

- Kevin and Kelly Jackson have one child, Ariana. They each participate in an annual preventive care visit.
- Kevin falls and injures his ankle doing yardwork, which requires surgery and four follow up visits to a specialist.
- Kelly and Ariana visit their PCP for sick visits six times throughout the year.
- Kelly takes a maintenance medication to treat high cholesterol that she fills through Cigna's Home Delivery Pharmacy. She also receives generic prescriptions twice during the year at her local retail pharmacy.
- Ariana, is diagnosed with Attention Deficit Hyperactivity Disorder (ADHD). Ariana's treatment requires visits to see a specialist, as well as four mail-order prescriptions for ADHD medication.

Here's how the Jackson family's costs for these expenses compare under the Zara medical plan options.

	ACTUAL COST	HDHP	OAPIN PLAN	OAP PLAN
Medical Services				
Preventive Care Office Visits (Including preventive lab work)	$1,330	$0	$0	$0
Inpatient Surgery (Kevin)	$12,346	$6,250	$3,269	$750
PCP/Specialist Office Visits (6 PCP visits, including 2 sick visits for Ariana and 4 visits for Kelly, plus 8 specialist visits - 4 for Kevin and 4 for Ariana)	$2,828	$2,020	$550	$390
Prescription Drugs				
Preventive – Retail / Mail Order (Cholesterol medication for Kelly)	$388	$0	$0	$0
Generic – Retail (4 prescriptions - 2 for Kelly, 2 for Kevin)	$148	$101	$40	$40
Formulary Brand-Name – Mail Order (ADHD medication for Ariana)	$1,461	$1,461	$320	$320
Total Out-of-Pocket Costs	**$18,501**	**$9,832**	**$4,179**	**$1,500**
HSA Credit	**N/A**	**($1,000)**	**N/A**	**N/A**
Total Out-of-Pocket Costs (Including $1,000 HSA credit)	**N/A**	**$8,832**	**N/A**	**N/A**
Kevin's Annual Per-Paycheck Contributions	**N/A**	$6,225	$9,603	$11,525
The Jackson Family's Total Annual Cost		**$15,057**	**$13,783**	**$13,025**

Note: Because of the cost of his surgery, Kevin has reached his out-of-pocket maximum for the 2026–2027 plan year. For the rest of the year, his in-network medical and prescription drug costs will be covered in full by the plan. Kelly's and Ariana's expenses will continue to be processed under the plan's normal cost-sharing rules until they reach the out-of-pocket maximum.

In this example, the Jackson family will pay <u>less</u> under the OAP plan for the services described in this scenario.

Questions? If you need help navigating your benefits, you have resources! You may contact Health Advocate at **866-799-2731** or the EPIC Benefits Help Desk at **877-373-6535**.