

	2025/2026		2025/2026		2025/2026		2025/2026	
	Local Plus - Plan A		HDHP w/HSA-Plan B		OAPIN - Plan C		SureFit - Plan D	
Network	Local Network		Broad Network with Out of Network Coverage		Broad Network		AdventHealth/CVS	
Mental Health Parity	Included		Included		Included		Included	
Deductible (Individual/Family)	\$500/\$1,000		\$1,750/\$3,500		\$400/\$800		\$300/\$600	
Coinsurance	20%		20%		20%		10%	
Medical Out of Pocket Max	\$4,500/\$9,000		\$4,000/\$8,000		\$4,500/\$9,000		\$4,500/\$9,000	
RX Out of Pocket Max	\$4,000/\$8,000		\$4,000/\$8,000		\$4,000/\$8,000		\$2,500/\$5,000	
PCP/Specialist Copays	\$15/\$55		\$15/ \$45^/\$65^^		\$15^/\$30^/\$65^^		\$15/\$55	
ER Copayment	\$400		\$400		\$400		\$400	
RX - Retail (30 days)								
Generic	\$9		\$9		\$9		\$9	
Brand - Preferred	10%, minimum of \$60		10%, minimum of \$60		10%, minimum of \$60		\$60	
Brand - Non-Preferred	10%, minimum of \$90		10%, minimum of \$90		10%, minimum of \$90		\$90	
Specialty	10%, minimum \$100		10%, minimum \$100		10%, minimum \$100		\$100	
MdLive/Virtual Urgent Care	\$0		\$0		\$0		\$0	
Mental / Behavioral Health / Substance Use Disorder Inpatient Services	10% after deductible		10% after deductible		10% after deductible		10% after deductible	
Mental / Behavioral Health / Substance Use Disorder Outpatient Services	Visits 1-5: No charge Visits 6-10: \$10 copay/visit Visits 11-20: \$20 copay/visit		Visits 1-5: No charge Visits 6-10: \$10 copay/visit Visits 11-20: \$20 copay/visit		Visits 1-5: No charge Visits 6-10: \$10 copay/visit Visits 11-20: \$20 copay/visit		Visits 1-5: No charge Visits 6-10: \$10 copay/visit Visits 11-20: \$20 copay/visit	
Out of Network Coverage	None		Deductible \$5,000/\$10,000; Coinsurance 60%/40%		None		None	
			^Cigna Care Network (CCN) provider; ^^ non-CCN provider		^Cigna Care Network (CCN) provider; ^^ non-CCN provider			
Contributions/Premiums								
Hired Prior to 07/01/2024	Annual Amount	Per Paycheck	Annual Amount	Per Paycheck	Annual Amount	Per Paycheck	Annual Amount	Per Paycheck
Annual - Board	\$10,555		\$10,555		\$10,555		\$10,555	
Employee	\$545	\$27	\$1,172	\$59	\$1,172	\$59	\$0	\$0
Employee + Spouse	\$1,387	\$69	\$10,706	\$535	\$6,780	\$339	\$1,142	\$57
Employee + Child(ren)	\$4,754	\$238	\$14,690	\$735	\$10,418	\$521	\$4,754	\$238
Employee + Family	\$5,596	\$280	\$18,406	\$920	\$13,812	\$691	\$5,325	\$266
Half Family*	\$545	\$27	\$3,926	\$196	\$1,629	\$81	\$0	\$0
Hired On/After 07/01/2024								
Board Contribution	\$9,969		\$9,969		\$9,969		\$9,969	
Employee only	\$1,131	\$57	\$1,759	\$88	\$1,759	\$88	\$0	\$0
Employee + Children	\$1,973	\$99	\$11,293	\$565	\$7,336	\$367	\$2,315	\$116
Employee + Spouse	\$5,341	\$267	\$15,277	\$764	\$11,005	\$550	\$5,927	\$296
Employee + Full Family	\$66,183	\$3,309	\$18,993	\$950	\$14,399	\$720	\$6,498	\$325
Employee + Half Family *	\$1,131	\$57	\$3,928	\$196	\$2,215	\$111	\$0	\$0

*Half Family - both spouses work for OPCS

Orange County Public Schools (OCPS) – The District reserves the right to change, modify, introduce, amend or rescind any proposals without establishing practice or prejudice as to its right to negotiate an agreement.