

Kimley-Horn and Associates, Inc.
2026 Medical Plan Design

2026 - High Deductible Health Plan				
	Low Deductible Plan (1,700/3,400)		High Deductible Plan (3,400/6,800)	
	<i>In-Network</i>	<i>Out-Network</i>	<i>In-Network</i>	<i>Out-Network</i>
Deductible				
Individual	\$1,700	\$3,400	\$3,400	\$6,800
Family	\$3,400	\$6,800	\$6,800	\$13,600
	<i>Non-Embedded Deductible</i>		<i>Embedded Deductible</i>	
Coinsurance	90%	70%	90%	70%
Maximum Out-of-Pocket (Includes Deductible)				
Individual	\$5,000	\$10,000	\$6,000	\$12,000
Family	\$10,000	\$20,000	\$12,000	\$24,000
Office Visits				
Primary Care	90% after deductible	70% after deductible	90% after deductible	70% after deductible
Specialist	90% after deductible	70% after deductible	90% after deductible	70% after deductible
Preventive Care	100% no deductible	70% after deductible	100% no deductible	70% after deductible
Hospital				
Inpatient	90% after deductible	70% after deductible	90% after deductible	70% after deductible
Outpatient	90% after deductible	70% after deductible	90% after deductible	70% after deductible
Emergency				
Emergency	90% after deductible	70% after deductible	90% after deductible	70% after deductible
Urgent Care	90% after deductible	70% after deductible	90% after deductible	70% after deductible
Retail Prescription Drugs				
Generic	90% after deductible	70% after deductible	90% after deductible	70% after deductible
Preferred Brand	90% after deductible	70% after deductible	90% after deductible	70% after deductible
Non-Preferred Brand	90% after deductible	70% after deductible	90% after deductible	70% after deductible
Specialty	90% after deductible	70% after deductible	90% after deductible	70% after deductible
Mail Order Prescription Drugs				
Generic	90% after deductible	N/A	90% after deductible	N/A
Preferred Brand	90% after deductible		90% after deductible	
Non-Preferred Brand	90% after deductible		90% after deductible	
Infertility Treatments	90% after deductible	N/A	90% after deductible	N/A
Fertility benefits are managed by Progyny and members are eligible for up to 3 "Smart Cycles."				