

2026 Health Plan Premiums

As you get ready for the 2026 Annual Enrollment period, take a moment to review the premiums for your **Medical**, **Dental** and **Vision** plans.

MEDICAL

Bi-weekly premiums (teammate contributions) for 2026 medical and prescription drug coverage are shown below. The contributions you pay will be based on these factors:

- The medical plan you choose: **Essentials**, **Choice (HDHP w/ HSA)** or **Premier**.
All plans are through Meritain Health, an Aetna company.
- The level of coverage you choose (Teammate Only, Family, etc.)
- Your employment classification (FT/PT)
- Your annual base salary
- Whether the Spousal Surcharge and/or Tobacco Surcharge will apply*

Remember, 92% of teammates will pay less overall (premiums plus potential out-of-pocket costs for care) by choosing Essentials.

Learn more about how the plans work in the Summer Learning Series:



MEDICAL PART 1

MEDICAL PART 2

Annual Salary	Coverage Tier	Essentials		Choice		Premier	
		You pay	Advocate Health pays**	You pay	Advocate Health pays**	You pay	Advocate Health pays**
Full time (30+ hours/week)							
\$50,000 or less	Teammate Only	\$20	\$406	\$50	\$362	\$100	\$379
	Teammate + Child(ren)	\$67	\$743	\$123	\$660	\$221	\$689
	Teammate + Spouse/Partner***	\$106	\$789	\$169	\$697	\$285	\$721
	Family	\$153	\$1,125	\$242	\$995	\$334	\$1,102
\$50,001 – \$125,000	Teammate Only	\$38	\$388	\$67	\$345	\$119	\$360
	Teammate + Child(ren)	\$101	\$709	\$155	\$628	\$255	\$655
	Teammate + Spouse/Partner***	\$144	\$751	\$206	\$660	\$325	\$681
	Family	\$206	\$1,072	\$293	\$944	\$460	\$976
\$125,001+	Teammate Only	\$56	\$370	\$84	\$328	\$137	\$342
	Teammate + Child(ren)	\$134	\$676	\$186	\$597	\$290	\$620
	Teammate + Spouse/Partner***	\$183	\$712	\$243	\$623	\$365	\$641
	Family	\$261	\$1,017	\$345	\$892	\$518	\$918
Part time (20 – 29 hours/week)							
All salaries	Teammate Only	\$102	\$324	\$128	\$284	\$185	\$294
	Teammate + Child(ren)	\$222	\$588	\$270	\$513	\$382	\$528
	Teammate + Spouse/Partner***	\$285	\$610	\$340	\$526	\$471	\$535
	Family	\$405	\$873	\$482	\$755	\$668	\$768

* You will pay a Spousal Surcharge (\$60 per pay period) if you enroll your spouse in medical coverage when they have access to other medical coverage. The Tobacco Surcharge (\$50 per pay period) applies for enrolled teammates who use tobacco. The surcharge also applies for enrolled spouses/partners who use tobacco.

** Medical premiums Advocate Health pays are rounded for simplicity.

*** Health plan premiums are deducted pre-tax, except for the portion that applies to a covered domestic partner.

DENTAL

Bi-weekly premiums (teammate contributions) for 2026 dental coverage through Delta Dental

Coverage Tier	Standard		Enhanced	
	You pay	Advocate Health pays	You pay	Advocate Health pays
Teammate Only	\$10.24	\$18.05	\$14.48	\$15.00
Teammate + Child(ren)	\$22.52	\$31.66	\$31.87	\$23.71
Teammate + Spouse/Partner	\$20.48	\$36.08	\$28.97	\$29.99
Family	\$32.76	\$49.70	\$46.35	\$38.69

VISION

Bi-weekly premiums (teammate contributions) for 2026 vision coverage through EyeMed

Coverage Tier	Base	Buy-up
Teammate Only	\$3.25	\$7.24
Teammate + Child(ren)	\$6.47	\$14.40
Teammate + Spouse/Partner	\$6.15	\$13.69
Family	\$9.50	\$21.15

Health plan premiums are deducted pre-tax, except for the portion that applies to a covered domestic partner.

You can view premiums for all other benefit options available as you enroll. Log in to totalrewards.org to get started.

Learn more about how the plans work in the Summer Learning Series:

DENTAL & VISION PLANS OVERVIEW

