2026 Utah Association Plan Changes



FKA indicates former plan name.

PLAN	Benefit	2025	2026 Changes
\$500	Out-of-Pocket Maximum (Single / Family)	\$2,500 / \$5,000	\$3,000 / \$6,000
	Emergency Room	\$100 after Deductible	\$300 after Deductible
\$1,000	Out-of-Pocket Maximum (Single / Family)	\$3,500 / \$7,000	\$4,000 / \$8,000
	Emergency Room	\$100 after Deductible	\$300 after Deductible
\$1,500	Out-of-Pocket Maximum (Single / Family)	\$3,500 / \$7,000	\$4,000 / \$8,000
	Emergency Room	\$125 after Deductible	\$300 after Deductible
\$2,000	Out-of-Pocket Maximum (Single / Family)	\$4,500 / \$9,000	\$5,000 / \$10,000
	Emergency Room	\$125 after Deductible	\$300 after Deductible
\$2,500	Out-of-Pocket Maximum (Single / Family)	\$4,500 / \$9,000	\$5,000 / \$10,000
	Emergency Room	\$150 after Deductible	\$300 after Deductible
\$3,500	Out-of-Pocket Maximum (Single / Family)	\$5,000 / \$10,000	\$5,500 / \$11,000
	Emergency Room	\$150 after Deductible	\$300 after Deductible
\$2,000 HSA-Qualified (FKA \$1,650)	Deductible (Single / Family)	\$1,650 / \$3,300	\$2,000 / \$4,000
	Out-of-Pocket Maximum (Single / Family)	\$3,500 / 7,000	\$4,000 / \$8,000
	Emergency Room	\$75 after Deductible	\$150 after Deductible
\$2,500 HSA-Qualified	Out-of-Pocket Maximum (Single / Family)	\$4,500 / \$9,000	\$5,000 / \$10,000
	Emergency Room	\$75 after Deductible	\$150 after Deductible
\$3,500 HSA-Qualified	Out-of-Pocket Maximum (Single / Family)	\$5,000 / \$10,000	\$5,500 / \$11,000
	Emergency Room	\$75 after Deductible	\$150 after Deductible
\$7,500 HSA-Qualified (FKA \$6,900)	Deductible (Single / Family)	\$6,900 / \$13,800	\$7,500 / \$15,000
	Out-of-Pocket Maximum (Single / Family)	\$6,900 / \$13,800	\$7,500 / \$15,000

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2026 Utah Association Plan Changes



PLAN	Benefit	2025	2026 Changes	
New Plans for 2026				
\$2,000	Higher Out-of-Pocket Maximum, 70 / 30 coinsurance for lower premium			
\$4,500	Higher Deductible and Out-of-Pocket Maximum for lower premium			
\$5,000 HSA-Qualified	Higher Deductible and Out-of-Pocket Maximum for lower premium			

This document shows the applicable plan changes for 2026. Please note that this list is not all inclusive of each change. Refer to the member materials for all updates.