2026 PLAN YEAR

Oxford Freedom Silver EPO – H.S.A.

Summary of Benefits | Plan #1 · OX_P1 FS | EPO — In-Network Only | No Referrals Required

SINGLE	PARENT / CHILD(REN)	COUPLE	FAMILY
$1,354.74	**$2,280.58**	**$2,665.61**	**$3,768.05**
per month*	per month*	per month*	per month*

ANNUAL DEDUCTIBLE	COINSURANCE (YOUR SHARE)	OUT-OF-POCKET MAXIMUM
$2,500 / $5,000	**40% after deductible**	**$8,000 / $16,000**
Individual / Family — in network	unless otherwise noted**	Individual / Family — in network

BENEFIT	IN-NETWORK — WHAT YOU PAY
Office Visits (PCP / Specialist)	$0 / $0 — subject to deductible & coinsurance**
Hospital Admission	Subject to deductible & coinsurance**
Emergency Room	50% coinsurance after deductible (in & out of network)
Urgent Care	Subject to deductible & coinsurance**
Prescription Drugs	Generic $10 · Preferred $40 · Non-Preferred $80 — subject to annual plan deductible
Mental Health	Inpatient or Outpatient: 40% coinsurance**
Lab & X-rays	Subject to deductible & coinsurance**
Free-Standing Outpatient Facility	Subject to deductible & coinsurance**
Hospital-Based Outpatient Facility	Subject to deductible & coinsurance**
Major Diagnostic — Freestanding Facility	Subject to deductible & coinsurance**
Major Diagnostic — Hospital	Subject to deductible & coinsurance**
Dependent Coverage	Covered to age 26
Find a Doctor	Oxford provider lookup: **www.oxhp.com**

Out-of-Network: Not covered, except emergency care. This plan uses the Oxford network exclusively (EPO).

* Rates valid January 1, 2026 – December 31, 2026 and include the monthly administrative/billing fee ($30 employee-only, $50 all other tiers).
** Coinsurance percentages shown are your share of the cost. Unless otherwise noted, coinsurance applies after the annual deductible is met.
This document is a plan summary prepared for comparison purposes only and is not the official Summary of Benefits and Coverage (SBC), policy, or certificate of coverage. It is not a comprehensive list of all benefits, limitations, or exclusions. The official plan documents govern in all cases and are available upon request.

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