Plan Year: January 1 - December 31, 2027



ACADIA®

HDHP

Cigna Open Access HDHP

Two key features on the HDHP medical plan are the **deductible** and **out-of-pocket maximum**. Understanding how they work can help you better anticipate your healthcare expenses.

Deductible

What you pay before the plan starts sharing covered costs.

Individual	$3,000
Individual Within a Family	$3,500
Combined Family	$4,500

Out-of-Pocket Maximum

The most anyone pays in a year for covered in-network care.

Individual	$4,000
Individual Within a Family	$4,000
Combined Family	$8,000

How it Works for Families

Deductible

Once one family member meets their individual deductible, the plan begins sharing that person's covered costs. Once the family deductible is met, the plan begins sharing covered costs for everyone in the family.

Out-of-Pocket Maximum

Once an individual or the family reaches the applicable out-of-pocket maximum, the plan pays 100% of covered in-network expenses for the remainder of the plan year.