

2026 UToledo Medical Plan Comparison



KEY:
AD = After Deductible

	GOLD			BLUE		
	A Preferred Provider Organization (PPO) allows you to see specialists and out-of-network doctors without a referral. Copays and coinsurance for in-network doctors are generally lower.			CDHP stands for Consumer Directed Health Plan: a type of health plan that most often pairs with a Health Savings Account (HSA), or some other tax-advantaged account. An HSA is a savings account that lets you use pre-tax dollars to pay for a wide range of qualified health care costs, including dental and vision. Once you have met your annual out-of-pocket maximum, the plan pays the remainder of your annual medical and prescription drug costs. The Blue CDHP also acts as a PPO, allowing members to see specialists and out-of-network doctors without a referral.		
	Tier 1 — UToledo Health	Tier 2 — In-Network	Tier 3 — Out-of-Network	Tier 1 — UToledo Health	Tier 2 — In-Network	Tier 3 — Out-of-Network
Deductible:	\$200 Employee	\$400 Employee	\$1,200 Employee	\$1,700 Employee	\$2,100 Employee	\$2,600 Employee
	\$400 Employee +1	\$800 Employee +1	\$2,400 Employee +1	\$3,400 Employee +1	\$4,200 Employee +1	\$5,200 Employee +1
	\$400 Family	\$800 Family	\$2,400 Family	\$3,400 Family	\$4,200 Family	\$5,200 Family
Out-of-Pocket Max:	\$1,300 Employee	\$2,600 Employee	\$4,200 Employee	\$2,200 Employee	\$3,200 Employee	\$4,200 Employee
	\$2,600 Employee +1	\$5,200 Employee +1	\$8,200 Employee +1	\$4,400 Employee +1	\$6,400 Employee +1	\$8,400 Employee +1
	\$2,600 Family	\$5,200 Family	\$8,200 Family	\$4,400 Family	\$6,400 Family	\$8,400 Family
Co-Insurance:	95%	85%	70%	95% (AD)	85% (AD)	70% (AD)
Office Visit:	\$15	\$25	70% (AD)	95% (AD)	85% (AD)	70% (AD)
Specialist Visit:	\$30	\$40	70% (AD)	95% (AD)	85% (AD)	70% (AD)
Emergency Room — Facility:	\$200 (waived if admitted)	\$200 (waived if admitted)	\$200 (waived if admitted)	95% (AD)	85% (AD)	85% (AD)
Emergency Room — Professional and Ancillary:	95%	85% (AD)	85% (AD)	95% (AD)	85% (AD)	85% (AD)
Urgent Care:	N/A	\$50	\$50	N/A	85% (AD)	70% (AD)

Accounts:

A Flexible Spending Account (FSA) is available with this plan to offset out-of-pocket expenses. Funds in this account are contributed to by the employee pre-tax, and can be used for qualified medical/prescription, dental and vision expenses for you and your dependents. Unused funds, following IRS guidelines, can carry over to the next calendar year, otherwise they are forfeited. Visit [irs.gov](https://www.irs.gov) for IRS contribution limits.

A Health Savings Account (HSA) with employer contributions is available with this plan to offset out-of-pocket medical expenses. UToledo contributes \$500/single, \$750/single +1 and \$1,000/family. Visit [irs.gov](https://www.irs.gov) for IRS contribution limits.

Network(s):

Medical Mutual — SuperMed in Ohio and Cigna outside of Ohio

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