DIANE + ALEX / 2027 COVERAGE GUIDE

Your options at a glance

Lower premiums. A closer look at how each plan works.

YOUR EXISTING PLANS AT THE 2027 RENEWAL

$1,417.97 / month combined

Diane Oscar $1,254.02 + Alex Oscar $27.42
+ Alex UHC supplement $136.53

Diane's 2026 premium: $1,084.31/month. Her renewal increases by $169.71/month.

HSA 8700

Cigna PPO Network

$549

per month for both

Save $868.97/month

Silver

Cigna PPO Network

$945

per month for both

Save $472.97/month

Diamond

Cigna PPO Network

$1,243

per month for both

Save $174.97/month

Bars compare each premium with the full renewal budget. Savings assume replacing all three existing premiums. What you spend on care is separate.

A few benefits side by side

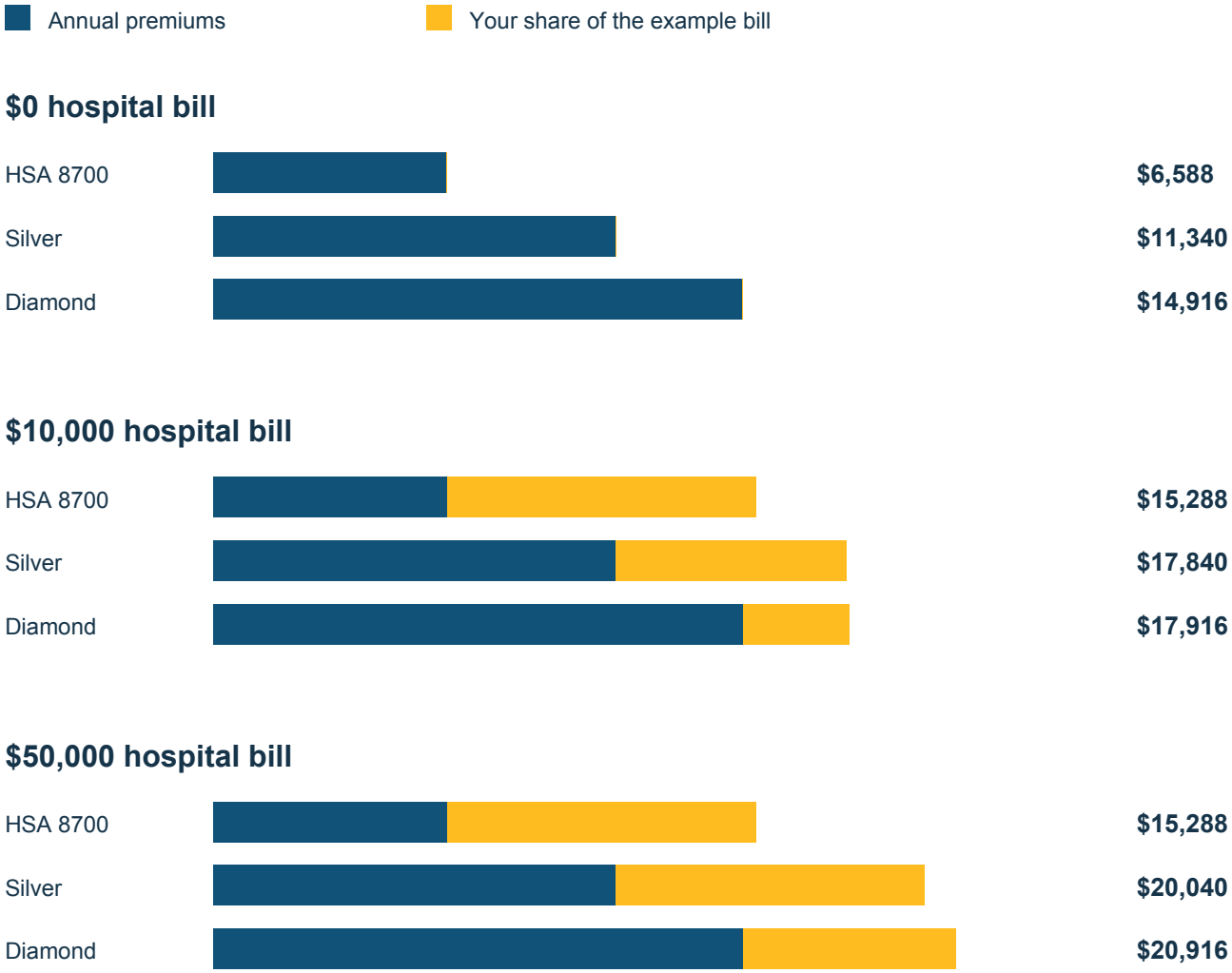
In-network care	HSA 8700	Silver	Diamond
Deductible Individual / family	$8,700 / $17,400	$5,000 / $10,000	$0 / $0
Out-of-pocket limit Individual / family	$8,700 / $17,400	$8,700 / $17,400	$6,000 / $12,000
Primary / specialist	0% after deductible	$40 / $80 copays	$25 / $50 copays
Hospital care	0% after deductible	30% after deductible	30% coinsurance $0 deductible

These are the main benefits shown in the summaries. Silver and Diamond office copays do not require meeting a deductible. Preventive care is listed at no charge on all three. We will review the final 2027 benefits before you switch.

When you need care

An example of premiums plus your share of a hospital bill

One person, covered in-network hospital care, starting with a fresh deductible. Each bar adds a year of premiums for both of you to that person's share of the example bill.



Home. Baylor. Wherever golf takes Alex.

We will look at Florida and Waco providers, care while traveling, and your prescriptions together. The current UnitedHealthcare supplement is already included in the renewal total.

Examples follow the main benefit schedules and individual limits. Other care, noncovered charges, balance bills, penalties and fees are separate. HSA sample bills differ from its main schedule, so we will use final 2027 terms for your decision.

ASCENSION
INSURANCE ADVISORS

DIANE + ALEX / 2027 COVERAGE GUIDE

Put an HSA to work

Your contribution stays yours. The tax benefit adds to the savings.

DIANE'S 2027 HSA CONTRIBUTION LIMIT

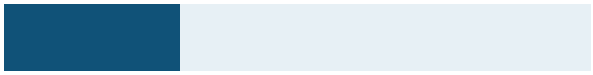
$10,000

Includes the $9,000 family limit plus Diane's $1,000 catch-up at age 58. Assumes full-year HSA eligibility with no other contributions using the limit.

Try the sliders in your online guide

Here is what different contributions could save at a 24% federal tax rate.

$3,000 into your HSA — **$720**



After-tax funding cost: $2,280

$6,000 into your HSA — **$1,440**



After-tax funding cost: $4,560

$10,000 into your HSA — **$2,400**



After-tax funding cost: $7,600

WITH A $10,000 CONTRIBUTION AT THE EXAMPLE 24% RATE

$10,427.64 Annual premium savings + **$2,400** Federal tax savings = **$12,827.64** Potential combined savings

Your full contribution goes into your HSA; unspent funds roll over. The deposit itself is not extra savings. These estimates exclude medical costs and any premium tax deduction. Your actual tax savings depend on your tax return.

Click to open your interactive coverage guide >

Complete the health questionnaire

The questionnaire is an initial health eligibility screening, not an application. We will check health and work requirements and HSA eligibility together. Keep current coverage until the new plan is approved and its start date is confirmed.

2027 limits: IRS Revenue Procedure 2026-24 | HSA rules: IRS Publication 969