CONSUMER OPTION (HDHP)

COMPARISON CHART

These rates do not apply to all Enrollees. If you are in a special enrollment category, please refer to the FEHB Program website or contact the agency or Tribal Employer which maintains your health benefits enrollment.

PLAN FEATURES TO COMPARE		MHBP PLAN	YOUR CURRENT PLAN
2026 Premium (Biweekly)*	Self Only (481)	\$95.99	
	Self Plus One (483)	\$212.42	
	Self and Family (482)	\$223.04	
Plan contribution to HSA		\$1,200 Self Only, \$2,400 Self Plus One and Self Plus Family	
Deductible		\$2,000 Self and \$4,000 Self Plus One or Self Plus Family	
NETWORK BENEFITS	**		
Primary Care Visits		\$15 copay	
Specialist Visits		\$15 copay	
Referral needed for Specialist Visit		No	
Preventive Care (not subject to deductible)		You pay nothing	
Maternity Care		You pay nothing	
Mental health specialist visits		\$20 copay	
Surgical Procedures		\$150 copay per occurrence	
SERVICE AND SPECIA	AL FEATURES		
Nationwide network with the doctors and hospitals I need		Over two million providers nationwide plus worldwide coverage	
Non-Network benefits also available		Yes	
Customer Service available 24 hours a day, 7 days a week except certain holidays		Yes	
OTHER FEATURES (a	dd what's important to	you)	

^{*} Other rates available at MHBP.com

^{**} The calendar year deductible applies and must be met before benefits begin.