

2026 PLAN OPTIONS		ALLINA FIRST PLAN copay/coinsurance + broad network			ALLINA ELEVATE PLAN copay + narrow network		SELECT HEALTH SAVINGS PLAN high deductible + broad network			PREMIER HEALTH SAVINGS PLAN high deductible + narrow network												
Medical Plan Description		This plan provides Allina First Network discounts at Allina Health and partner facilities (e.g., Childrens, etc.), plus nationwide access to more than two million Extended Network providers. Many services do not require you to meet the deductible.			This plan is designed to deliver a simplified experience and drive greater utilization of Allina Health providers in the Allina Elevate Network. There is no deductible; coverage is limited to in-network plus out of network emergency and urgent care.		This plan features lower deductibles than what most employers offer, Allina First Network discounts at Allina Health and partner facilities, plus nationwide access to Extended Network providers. Enroll in this plan to leverage the HSA and build tax-free savings for qualified health care expenses and retirement.			This plan is designed to provide excellent benefits and low premiums by using Allina Health providers in the Allina Elevate Network, plus out of network emergency and urgent care coverage. Enroll in this plan to leverage the HSA and build tax-free savings for qualified health care expenses and retirement. After meeting the deductible, there are no additional expenses at point of care.												
Deductible	In-Network	\$500 per person, up to a maximum of \$1,000 per family			\$0		\$2,000 individual; \$4,000 all other coverage levels			\$2,000 individual; \$4,000 all other coverage levels												
	Out-of-Network	Does not apply; no coverage			Does not apply; no coverage		\$4,000 individual; \$8,000 all other coverage levels			\$2,500 individual; \$5,000 all other coverage levels												
Tax-free savings accounts	Maximum contribution amount (set by the IRS)	Set aside up to \$3,300 tax-free in a Health Care Flexible Spending Account to pay for eligible health expenses.			Set aside up to \$3,300 tax-free in a Health Care Flexible Spending Account to pay for eligible health expenses.		Set aside up to \$4,400 for individual coverage or \$8,750 for all other coverage levels in a Health Savings Account. Those age 55 or older can add an additional \$1,000.			Allina Health contributes \$600 (individual) or \$1,200 (all other coverage levels) to your Health Savings Account. Set aside up to a total of \$4,400 for individual coverage or \$8,750 for all other coverage levels, including the Allina Health contribution. Those 55 or older can add an additional \$1,000.												
Network		In-Network		Out-of-Network	In-Network		Out-of-Network	In-Network		Out-of-Network	In-Network		Out-of-Network									
		Allina First Network	Extended Network		Allina Elevate Network	Allina First Network		Extended Network	Allina Elevate Network													
Annual out-of-pocket maximum	Pharmacy Benefits	\$1,000	\$2,000	No maximum	Combined with medical benefit		Combined with medical benefit			Combined with medical benefit		No coverage										
	Medical Benefits	\$4,000 per person, up to a maximum of \$8,000 per family			\$3,500 per person, up to a maximum of \$7,000 per family		\$4,000 per person, up to a maximum of \$8,000 per family		\$7,000 per person	\$2,000 individual; \$4,000 all other coverage levels		\$2,500 individual; \$5,000 all other coverage levels										
Medical Benefits (not a complete list)	Preventive Care	100% covered		No coverage	100% covered		100% covered		No coverage		100% covered		No coverage									
	Convenience Care	FREE at Allina Health Online Questionnaire, St. Francis Express Care and MinuteClinics	\$15 copay		FREE at Allina Health Online Questionnaire and St. Francis Express Care; \$5 copay at MinuteClinics		Deductible, then FREE at Allina Health Online Questionnaire and St. Francis Express Care; 15% coinsurance at MinuteClinics	Deductible, then 20%		Deductible, then 100% covered		No coverage										
	Office Visits - Primary Care	\$10 copay	\$25 copay		\$10 copay		Deductible, then 50%		Deductible, then 30%													
	- Specialists	25%	40%		\$50 copay																	
	- Mental Health (outpatient)	\$10 copay			\$10 copay																	
	- Substance Abuse (outpatient)				\$15 copay																	
	- Chiropractic				\$15 copay (15 visit limit)	\$25 copay (15 visit limit)								\$10 copay								
	Rehabilitative Therapy (Physical, Occupational, Speech)	Deductible, then 20%			Deductible, then 30%									Inpatient: \$750 copay; Outpatient: \$150 surgery copay and \$50 hospital copay		Deductible, then 25%						
	Inpatient/Outpatient Hospital and Surgery (Includes ambulatory facilities)				\$250 copay and 50% after deductible									\$50 copay at stand-alone imaging centers; \$100 copay everywhere else		Deductible, then 30%						
	Laboratory and Imaging (X-Ray/CT/MRI)				Deductible, then 30%									\$10 copay		\$100						
	Urgent Care	20%	30%		35%	\$10 copay								\$100		Deductible, then 25%		Deductible, then 35%				
	Emergency Department	Deductible, then 35%			\$300 copay, waived if admitted									Deductible, then 35%			Deductible, then 100% covered					
	Vision Hardware	No coverage			100% coverage up to \$250 for eyewear per 12 months									No coverage		No coverage			100% coverage up to \$250 for eyewear per 12 months		No coverage	
Network		In-Network		Out-of-Network	In-Network									Out-of-Network	In-Network		Out-of-Network	In-Network		Out-of-Network		
		Allina First Network	National Network		Allina Health Pharmacy	Allina First Network					National Network	Allina Health Pharmacy										
Pharmacy Benefits	RETAIL	Generics	\$5 copay	\$10 copay	No coverage	\$5 copay		Deductible, then \$5 copay		No coverage	Deductible, then \$10 copay		No coverage									
		Brand-Name Preferred	25%	40%		\$25 copay		Deductible, then 25%			Deductible, then 40%											
		Non-Preferred	50%	60%		\$60 copay		Deductible, then 50%			Deductible, then 60%											
		Preventive	Same as retail*			Same as retail*		Same as retail* Deductible does not apply			100% coverage											
		Specialty	Same as retail*			N/A, see sidebar		\$25 copay			N/A, see sidebar			No Coverage								
Mail Order (93-day supply)	Same as retail*		No coverage		\$10 copay for generics; \$50 copay for brand-name preferred; \$120 copay for non-preferred		Same as retail*		No coverage		Deductible, then 100% covered											

Refer to Workday or the HRCConnect article for each plan for more information about your 2026 benefit options and premium costs.

Networks

Allina Health offers both broad and narrow network options to meet your care needs. Enjoy lower costs for utilizing only Allina Health and partner facilities, or choose an option with access to other health systems. View the networks at bluecrossmn.com/allinahealth (Allina First, Select Health Savings or Premier Health Savings plans) or allinahealthaetna.com/ah (Allina Elevate Plan).

Allina First Network:

All Allina Health providers and facilities as well as many affiliate partners.

Allina Elevate Network:

All Allina Health providers and facilities, plus very few others. Coverage outside this network would require referral unless it is for Urgent Care or Emergency Department Care.

Extended Network: Providers and facilities that contract to be in the Extended Network, not including the Allina First Network described above.

National Network: Retail pharmacies that contract to be in the Express Scripts national network, excluding Walgreens. View a full list at express-scripts.com/allinahealth.

Pharmacy benefits

***Same as retail** means that your medications cost the same as retail generics, brand-name preferred and non-preferred medications.

Mail order prescriptions must be filled at an Allina Health Pharmacy.

Specialty prescriptions must be filled at an Allina Health Pharmacy to receive Allina First Network coverage. If Allina Health Pharmacy is unable to fill your specialty prescription, they will assist you with filling your prescription with the Express Scripts designated specialty drug vendor.

This guide provides highlights of your benefit programs. It does not describe every feature of the benefit programs and is not intended to be a full statement of the plans. The official terms of the benefit programs and plans are contained in the applicable summary plan descriptions, plan documents, and in some cases, collective bargaining agreements ("official legal documents"). If there are any differences between this handbook and the official legal documents, the official legal documents will govern. Copies of the Summary Plan Descriptions (SPDs) and Plan documents are available on HRCConnect or from the HR Service Center upon written request. Allina Health reserves the right to amend, modify or terminate any benefit program or plan described in this guide at any time, for any reason and in any respect, in whole or in part, at its sole discretion.