**State Employment Relations Board**

# HEALTH INSURANCE 2026

## THE COST OF HEALTH INSURANCE IN OHIO'S PUBLIC SECTOR

Ohio THE HEART OF IT ALL

STATE EMPLOYMENT RELATIONS BOARD OHIO

TABLE OF CONTENTS

## WELCOME

The State Employment Relations Board (SERB) is pleased to present the Cost of Health Insurance in Ohio's Public Sector – 2026 Edition. This comprehensive report offers an in-depth analysis of current trends in employer-sponsored health coverage across Ohio's public sector. It covers key components such as premium rates, employee contributions, cost-sharing structures, wellness initiatives, and other critical aspects of health insurance. We appreciate your continued trust in SERB as a reliable source of accurate and insightful information.

## REVISION NOTES

The 2026 report format closely follows last year's layout, with a few minor adjustments to improve clarity, usability, and ADA accessibility. Several years ago, the report underwent a major redesign to accommodate a broader set of tables and figures, enabling more detailed and comprehensive analysis at the medical plan level. This expansion was aimed at providing clearer insights into employer and employee premium contributions, as well as a more thorough understanding of cost-sharing provisions.

These improvements were supported by a significant upgrade to the insurance survey tool, a complete restructuring of the report's organization, and an extensive review and validation process for all submitted medical plan data. In this edition, additional attention has been given to ADA accessibility standards to ensure the report is easier to navigate and more inclusive for all users.

A noteworthy change in this year's report is the inclusion of public libraries.

The report includes the following sections:

- Welcome
- Medical Insurance Overview
- Medical Insurance – All Plan Types
- Medical Insurance – PPO Plans
- Medical Insurance – HDHPs
- Prescription Insurance
- Dental Insurance
- Vision Insurance
- Life Insurance
- Cost Savings
- Definitions

## SURVEY BACKGROUND

The State Employment Relations Board (SERB), as mandated by Section 4117.02 of the Ohio Revised Code, is pleased to present the 2026 Edition of the Annual Report on the Cost of Health Insurance in Ohio's Public Sector. Now in its 34th year, this survey collects comprehensive data on health insurance coverage, plan design, and costs across Ohio's public sector. The report aims to support constructive labor relations by providing valuable statistics for both public employers and employee organizations.

This report offers detailed insights into employer-sponsored benefits, including medical, prescription, dental, vision, and life insurance plans. Data collected includes premium rates, employer and employee contributions, deductibles, out-of-pocket maximums, coinsurance, eligibility, wellness programs, and other plan features, serving as a valuable resource for informed decision-making on health benefits and labor negotiations.

## SURVEY METHODS

The 2026 Health Insurance Survey was developed and administered using Novi Survey, an online survey platform. In January, SERB distributed the survey to 1,586 public sector employers across Ohio via email, requesting responses by March 2026. The target survey population included:

**Table 1 - Public Sector Employers Surveyed**

| Government | Schools/Libraries | Colleges/Universities | Special Districts |
|---|---|---|---|
| • State | • School Districts (City, Local, Exempted Village) | • Community Colleges | • Fire Districts |
| • Counties | • Joint Vocational Schools & Career Centers | • Technical Colleges | • Metro Housing Authorities |
| • Cities | • Educational Service Centers (ESCs) | • State Universities | • Port Authorities |
| • Townships | • Public Libraries | | • Regional Transit Authorities |

This year, SERB received 1,522 completed surveys, capturing data on 2,304 medical insurance plans offered to public sector employees across Ohio. The benefit information presented throughout this report includes both single and family coverage types. It is important to note that all data reflects health insurance plans that were in effect as of January 1, 2026.

The survey instrument was designed to collect data on up to three medical and prescription drug plans per employer, as well as one dental, vision, and life insurance plan. If an employer offers more than three medical or prescription plans, they were instructed to report on the three plans with the highest employee enrollment.

Table 2 displays the number of health insurance plans collected during the survey. The insurance plan data appears in various formats throughout this report.

**Table 2 – Health Insurance Plan Submissions**

| | Medical | Prescription | Dental | Vision | Life |
|---|---|---|---|---|---|
| STATEWIDE | 2,304 | 2,262 | 1,380 | 1,301 | 1,368 |
| Note: Plans offered will vary depending on the response rate. | | | | | |

## SURVEY RESPONSE RATE

Table 3 presents the percentage of public sector employers who completed and returned the 2026 survey, resulting in a 96.0% response rate. The table also includes the eighty-one employers that reported not offering employer-sponsored medical insurance. Accordingly, they are excluded from all other tables in this report.

**Table 3 – Survey Response Rate by Jurisdiction**

| Comparison Group | Surveys Sent | Surveys Completed | Response Rate |
|---|---|---|---|
| STATEWIDE | 1,586 | 1,522 | 96.0% |
| State of Ohio | 1 | 1 | 100.0% |
| Counties | 88 | 85 | 96.6% |
| Cities | 255 | 246 | 96.5% |
| Townships | 161 | 145 | 90.1% |
| School Districts & Educational Svc. Centers | 707 | 694 | 98.2% |
| State Universities | 14 | 13 | 92.9% |
| Community & Technical Colleges | 22 | 22 | 100.0% |
| Fire Districts | 26 | 24 | 92.3% |
| Public Libraries | 251 | 235 | 93.6% |
| Metro Housing Authorities | 40 | 37 | 92.5% |
| Port Authorities | 5 | 5 | 100.0% |
| Regional Transit Authorities | 16 | 15 | 93.8% |

Note: The number of surveys completed includes submissions from 81 employers that do not offer employer-sponsored medical insurance.
Note: A distinction between Colleges and Universities is available in the definitions on page 62.

## MEDICAL INSURANCE – OVERVIEW

### MEDICAL PLAN TYPES OFFERED

Table 4 presents the distribution of medical plan types offered by jurisdiction. Since many employers provide multiple plan options, the total number of plans reported (n = 2,304) exceeds the number of surveyed employers. The survey collected detailed data on several medical plan types, including Exclusive Provider Organization (EPO), Preferred Provider Organization (PPO), Point of Service (POS), Health Maintenance Organization (HMO), and High Deductible Health Plan (HDHP). A definition of each plan type is found on page 63. Among these, PPOs and HDHPs remain the most widely utilized plan types across the public sector.

**Table 4 – Medical Plan Types Offered by Jurisdiction**

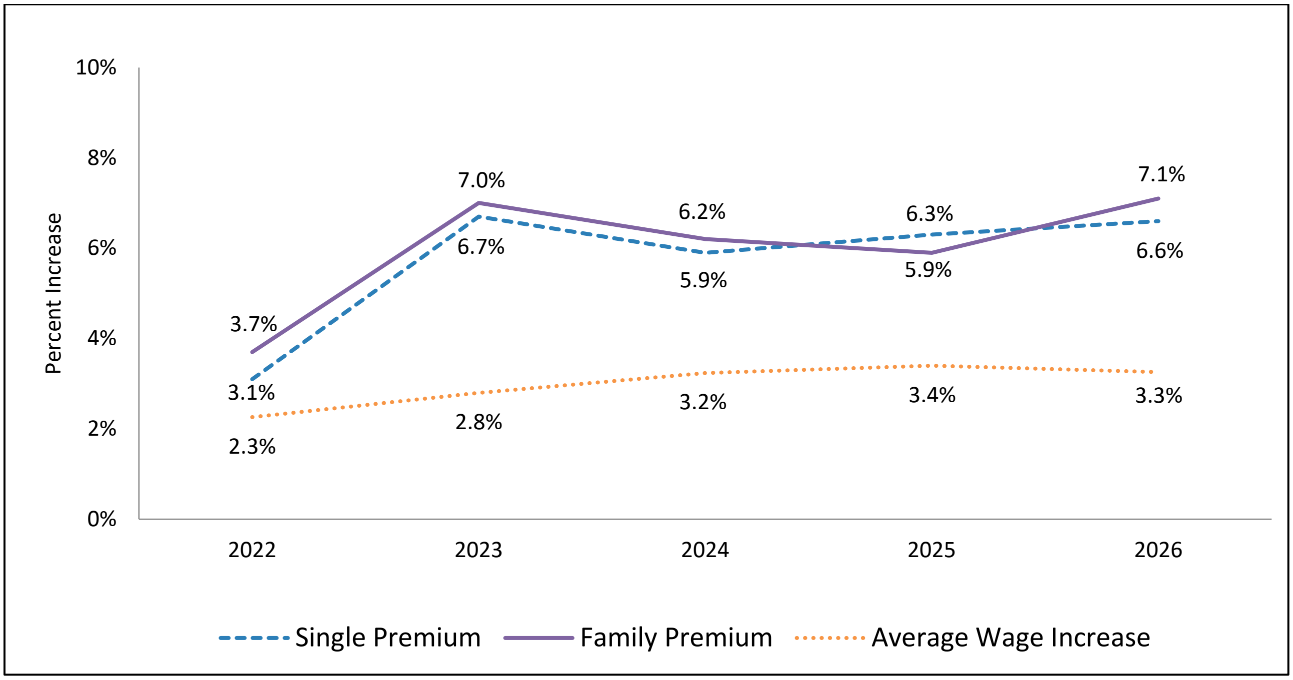
| Comparison Group | EPO | PPO | POS | HMO | HDHP | n |
|---|---|---|---|---|---|---|
| STATEWIDE | 0.7% | 50.5% | 0.8% | 1.2% | 46.8% | 2,304 |
| State of Ohio | 0.0% | 33.4% | 0.0% | 33.3% | 33.3% | 3 |
| Counties | 2.6% | 58.4% | 1.9% | 1.3% | 35.8% | 154 |
| Cities | 0.2% | 47.2% | 0.5% | 1.5% | 50.6% | 405 |
| Townships | 0.0% | 31.8% | 1.3% | 0.6% | 66.3% | 157 |
| School Districts & Educational Svc. Centers | 0.5% | 53.9% | 0.8% | 0.8% | 44.0% | 1,185 |
| State Universities | 6.7% | 50.0% | 0.0% | 3.3% | 40.0% | 30 |
| Community & Technical Colleges | 2.3% | 43.1% | 2.3% | 2.3% | 50.0% | 44 |
| Fire Districts | 0.0% | 14.3% | 0.0% | 0.0% | 85.7% | 21 |
| Public Libraries | 0.5% | 49.4% | 0.5% | 2.3% | 47.3% | 220 |
| Metro Housing Authorities | 0.0% | 48.1% | 1.9% | 1.9% | 48.1% | 52 |
| Port Authorities | 0.0% | 33.3% | 0.0% | 0.0% | 66.7% | 6 |
| Regional Transit Authorities | 0.0% | 74.1% | 0.0% | 3.7% | 22.2% | 27 |
| NUMBER OF PLANS (n) | 15 | 1,164 | 19 | 28 | 1,078 | |

Note: Plan Types - EPO: Exclusive Provider Organization; PPO: Preferred Provider Organization; POS: Point of Service; HMO: Health Maintenance Organization; HDHP: High Deductible Health Plan.
Note: n: number of plans.

## MEDICAL PREMIUM INCREASES COMPARED TO SALARY INCREASES

Figure 1 illustrates the annual percentage changes in single and family medical premiums compared with the average negotiated wage increases for public employees, based on data from SERB's Annual Wage Settlement report. While average public-sector wage growth has remained relatively steady over the past five years, generally ranging from 2.3% to 3.4%, medical insurance premiums have consistently increased at a significantly higher rate throughout the same period.

**Figure 1 – Medical Premium Increases Compared to Salary Increases**



## MEDICAL PREMIUM INCREASES COMPARED TO INFLATION RATES

Table 5 compares the annual percentage change in public sector medical premiums in Ohio over the past decade to the national inflation and medical care inflation rates reported by the U.S. Bureau of Labor Statistics. This past year, Ohio's medical insurance premiums increased at a higher rate than both the overall national inflation and the medical care inflation rates.

**Table 5 - Medical Premium Increases Compared to Inflation Rates**

| Year | Statewide Public Sector Single Premium | Statewide Public Sector Family Premium | n | National Annual Inflation Rate | National Medical Care Inflation Rate |
|---|---|---|---|---|---|
| 2016 | 1.6% | 2.3% | 1,753 | 0.7% | 2.6% |
| 2017 | 4.7% | 4.6% | 1,809 | 2.1% | 4.1% |
| 2018 | 4.6% | 4.2% | 1,863 | 2.1% | 1.8% |
| 2019 | 7.4% | 5.9% | 2,009 | 1.9% | 2.0% |
| 2020 | 4.8% | 6.7% | 1,952 | 2.3% | 4.6% |
| 2021 | 4.6% | 3.9% | 2,067 | 1.4% | 1.8% |
| 2022 | 3.1% | 3.7% | 2,046 | 7.0% | 2.2% |
| 2023 | 6.7% | 7.0% | 1,993 | 6.5% | 4.0% |
| 2024 | 5.9% | 6.2% | 2,048 | 3.4% | 0.5% |
| 2025 | 6.3% | 5.9% | 2,096 | 2.9% | 2.8% |
| **2026** | **6.6%** | **7.1%** | **2,304** | **2.7%** | **3.2%** |

Note: National; includes both public and private sector employers nationwide.
Note: United States Bureau of Labor Statistics, Consumer Price Index, December 2025
https://www.bls.gov/news.release/archives/cpi_01132026.pdf
Note: n: number of plans.

## MEDICAL INSURANCE – ALL PLAN TYPES

### MEDICAL PREMIUMS

Table 6 details average medical premiums and employer-employee contributions, including prescription, dental, and vision costs when bundled. All averages in this report are unweighted, treating each jurisdiction equally regardless of size.

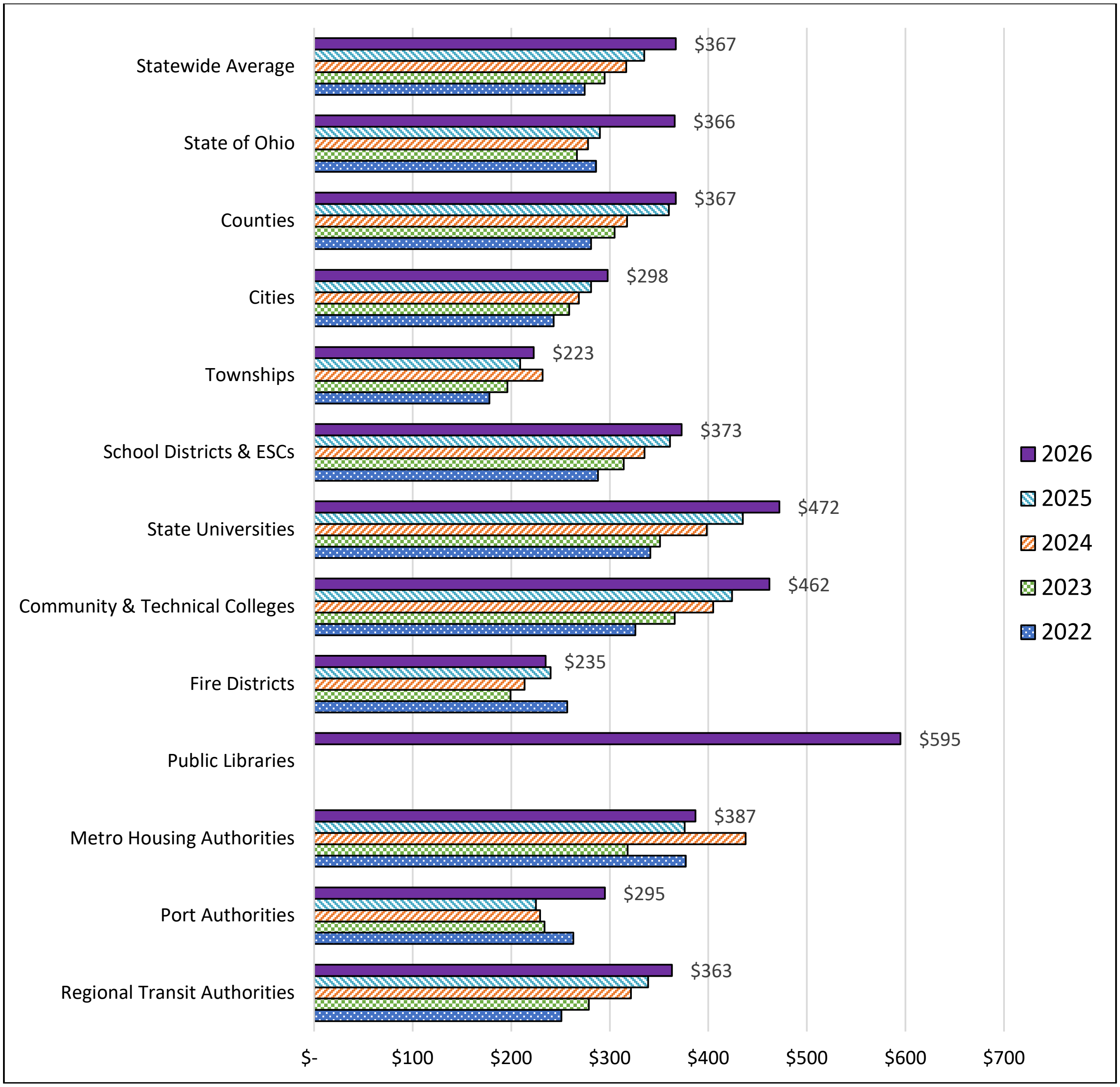
**Table 6 - Average Monthly Contributions Towards Medical Premium by Jurisdiction (All Medical Plan Types)**

| Comparison Group | Single Employer Share | Single Employee Share | Single Total Premium | Family Employer Share | Family Employee Share | Family Total Premium | n |
|---|---|---|---|---|---|---|---|
| STATEWIDE | $ 850.08 | $ 126.89 | $ 976.97 | $ 2,220.60 | $ 366.59 | $ 2,587.19 | 2,304 |
| **State of Ohio** | **$ 933.00** | **$ 125.67** | **$ 1,058.67** | **$ 2,644.00** | **$ 366.33** | **$ 3,010.33** | **3** |
| **Counties** | **$ 855.49** | **$ 125.02** | **$ 980.51** | **$ 2,337.60** | **$ 367.74** | **$ 2,705.34** | **154** |
| Less than 50,000 | $ 873.77 | $ 122.73 | $ 996.50 | $ 2,413.68 | $ 384.80 | $ 2,798.48 | 58 |
| 50,000 - 149,999 | $ 838.80 | $ 133.92 | $ 972.72 | $ 2,337.36 | $ 386.68 | $ 2,724.04 | 54 |
| 150,000 or more | $ 852.05 | $ 116.48 | $ 968.53 | $ 2,232.12 | $ 337.62 | $ 2,569.74 | 42 |
| **Cities** | **$ 852.60** | **$ 105.96** | **$ 958.56** | **$ 2,370.32** | **$ 297.85** | **$ 2,668.17** | **405** |
| Less than 25,000 | $ 849.33 | $ 103.46 | $ 952.79 | $ 2,399.74 | $ 297.46 | $ 2,697.20 | 296 |
| 25,000 - 99,999 | $ 857.47 | $ 114.51 | $ 971.98 | $ 2,345.92 | $ 302.72 | $ 2,648.64 | 99 |
| 100,000 or more | $ 900.24 | $ 95.20 | $ 995.44 | $ 1,759.37 | $ 261.71 | $ 2,021.08 | 10 |
| **Townships** | **$ 868.21** | **$ 80.54** | **$ 948.75** | **$ 2,360.25** | **$ 222.87** | **$ 2,583.12** | **157** |
| Less than 10,000 | $ 841.00 | $ 68.59 | $ 909.59 | $ 2,396.03 | $ 186.15 | $ 2,582.18 | 75 |
| 10,000 - 29,999 | $ 940.90 | $ 83.91 | $ 1,024.81 | $ 2,366.18 | $ 223.86 | $ 2,590.04 | 58 |
| 30,000 or more | $ 774.58 | $ 105.58 | $ 880.16 | $ 2,242.02 | $ 327.66 | $ 2,569.68 | 24 |
| **School Districts & ESCs** | **$ 848.83** | **$ 136.95** | **$ 985.78** | **$ 2,145.86** | **$ 372.78** | **$ 2,518.64** | **1,185** |
| Less than 1,000 | $ 846.74 | $ 122.22 | $ 968.96 | $ 2,170.47 | $ 323.72 | $ 2,494.19 | 301 |
| 1,000 - 2,499 | $ 855.61 | $ 140.74 | $ 996.35 | $ 2,153.55 | $ 379.63 | $ 2,533.18 | 486 |
| 2,500 - 9,999 | $ 825.30 | $ 139.71 | $ 965.01 | $ 2,091.37 | $ 373.35 | $ 2,464.72 | 273 |
| 10,000 or more | $ 907.43 | $ 152.64 | $ 1,060.07 | $ 2,218.62 | $ 505.48 | $ 2,724.10 | 37 |
| Educational Svc. Centers | $ 866.67 | $ 150.77 | $ 1,017.44 | $ 2,156.96 | $ 443.51 | $ 2,600.47 | 88 |
| **State Universities** | **$ 729.10** | **$ 137.84** | **$ 866.94** | **$ 2,112.58** | **$ 471.96** | **$ 2,584.54** | **30** |
| **Community & Tech. Colleges** | **$ 790.85** | **$ 155.15** | **$ 946.00** | **$ 2,320.36** | **$ 461.97** | **$ 2,782.33** | **44** |
| **Fire Districts** | **$ 582.50** | **$ 74.39** | **$ 656.89** | **$ 1,768.48** | **$ 234.90** | **$ 2,003.38** | **21** |
| **Public Libraries** | **$ 863.29** | **$ 142.01** | **$ 1,005.30** | **$ 2,057.62** | **$ 595.29** | **$ 2,652.91** | **220** |
| **Metro Housing Authorities** | **$ 919.09** | **$ 120.04** | **$ 1,039.13** | **$ 2,570.55** | **$ 387.15** | **$ 2,957.70** | **52** |
| **Port Authorities** | **$ 808.47** | **$ 108.88** | **$ 917.35** | **$ 2,292.34** | **$ 295.37** | **$ 2,587.71** | **6** |
| **Regional Transit Authorities** | **$ 927.70** | **$ 139.70** | **$ 1,067.40** | **$ 2,414.40** | **$ 363.27** | **$ 2,777.67** | **27** |

Note: Includes plans where employees contribute $0 to the medical premium.
Note: Includes plans where prescription and/or dental is included in the medical premium.
Note: n: number of plans

Figure 2 illustrates the average monthly employee contribution toward family premiums, as detailed in Table 6, over the past five years. The chart highlights a steady increase in monthly family contributions, while the employee's percentage share of the premium has remained relatively stable, as further explained in Figure 4 on page 12.

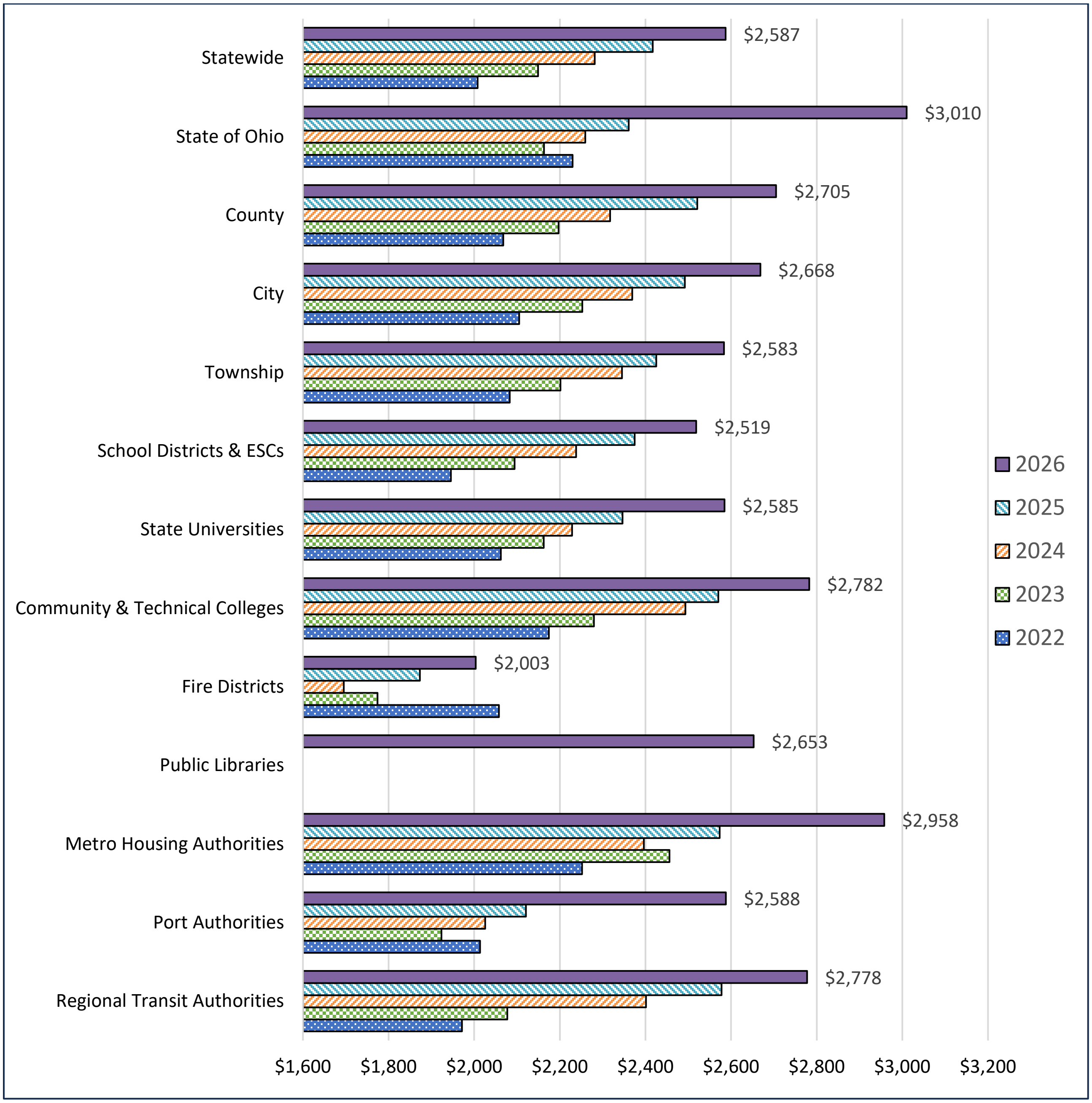
### Figure 2 – Average Monthly Employee Contribution Towards Family Medical Premium (All Medical Plan Types)




- The statewide average shows that the employee contribution towards the family premium increased by $92.52, or 33.7%, over the last five years (2022-2026).

Figure 3 illustrates the total monthly family premiums statewide, broken down by jurisdiction, as reported in Table 6 over the past five years.

**Figure 3 - Average Total Monthly Family Premium by Jurisdiction (All Medical Plan Types)**




- The statewide average shows that the family premium increased by $578.98, or 28.8%, over the last five years (2022-2026).

Table 7 presents the data from Table 6 segmented by region and number of employees covered. These averages also incorporate prescription, dental, and vision costs when bundled with medical premiums. For a detailed breakdown of the counties listed in each region, please refer to page 61.

**Table 7 - Average Monthly Contributions Towards Medical Premium by Region and Employees Covered (All Medical Plan Types)**

| Comparison Group | Single Employer Share | Single Employee Share | Single Total Premium | Family Employer Share | Family Employee Share | Family Total Premium | n |
|---|---|---|---|---|---|---|---|
| STATEWIDE | $ 850.08 | $ 126.89 | $ 976.97 | $ 2,220.56 | $ 366.59 | $ 2,587.15 | 2,304 |
| REGION | | | | | | | |
| 1 - Akron/Canton | $ 855.15 | $ 123.15 | $ 978.30 | $ 2,216.94 | $ 338.94 | $ 2,555.88 | 293 |
| 2 - Cincinnati | $ 784.17 | $ 127.08 | $ 911.25 | $ 2,111.68 | $ 381.98 | $ 2,493.66 | 268 |
| 3 - Cleveland | $ 849.30 | $ 115.97 | $ 965.27 | $ 2,207.13 | $ 306.14 | $ 2,513.27 | 402 |
| 4 - Columbus | $ 912.58 | $ 140.68 | $ 1,053.26 | $ 2,374.11 | $ 435.68 | $ 2,809.79 | 381 |
| 5 - Dayton | $ 809.93 | $ 142.05 | $ 951.98 | $ 2,159.96 | $ 403.43 | $ 2,563.39 | 285 |
| 6 - Southeast Ohio | $ 975.53 | $ 139.24 | $ 1,114.77 | $ 2,430.59 | $ 418.88 | $ 2,849.47 | 191 |
| 7 - Toledo | $ 780.85 | $ 122.37 | $ 903.22 | $ 2,051.43 | $ 358.94 | $ 2,410.37 | 330 |
| 8 - Warren/Youngstown | $ 868.47 | $ 93.97 | $ 962.44 | $ 2,294.59 | $ 259.51 | $ 2,554.10 | 154 |
| EMPLOYEES COVERED | | | | | | | |
| 1 - 49 | $ 863.44 | $ 118.27 | $ 981.71 | $ 2,256.01 | $ 399.93 | $ 2,655.94 | 554 |
| 50 - 99 | $ 845.34 | $ 112.92 | $ 958.26 | $ 2,252.02 | $ 309.29 | $ 2,561.31 | 322 |
| 100 - 149 | $ 850.48 | $ 120.91 | $ 971.39 | $ 2,238.73 | $ 330.05 | $ 2,568.78 | 415 |
| 150 - 249 | $ 856.64 | $ 139.99 | $ 996.63 | $ 2,219.23 | $ 386.57 | $ 2,605.80 | 439 |
| 250 - 499 | $ 835.70 | $ 134.05 | $ 969.75 | $ 2,181.51 | $ 365.53 | $ 2,547.04 | 328 |
| 500 - 999 | $ 818.42 | $ 145.74 | $ 964.16 | $ 2,103.18 | $ 392.30 | $ 2,495.48 | 148 |
| 1,000 or more | $ 856.49 | $ 134.10 | $ 990.59 | $ 2,183.17 | $ 420.81 | $ 2,603.98 | 98 |

Note: Includes plans where employees contribute $0 to the medical premium.
Note: Includes plans where the medical premium includes the cost of prescription and dental.
Note: n: number of plans.

## EMPLOYER & EMPLOYEE SHARE OF MEDICAL PREMIUM

Table 8 presents the employer and employee contributions toward medical premiums for both single and family plans, organized by jurisdiction. This data corresponds directly with the information shown in Table 6.

**Table 8 - Cost-Sharing Percentage Towards Medical Premium by Jurisdiction (All Medical Plan Types)**

| Comparison Group | Single Employer Share | Single Employee Share | Family Employer Share | Family Employee Share | n |
|---|---|---|---|---|---|
| STATEWIDE | 87.0% | 13.0% | 85.8% | 14.2% | 2,304 |
| **State of Ohio** | **88.2%** | **11.8%** | **87.8%** | **12.2%** | **3** |
| **Counties** | **87.4%** | **12.6%** | **86.5%** | **13.5%** | **154** |
| Less than 50,000 | 87.7% | 12.3% | 86.2% | 13.8% | 58 |
| 50,000 - 149,999 | 86.5% | 13.5% | 86.1% | 13.9% | 54 |
| 150,000 or more | 88.2% | 11.8% | 87.4% | 12.6% | 42 |
| **Cities** | **88.7%** | **11.3%** | **88.5%** | **11.5%** | **405** |
| Less than 25,000 | 89.0% | 11.0% | 88.9% | 11.1% | 296 |
| 25,000 - 99,999 | 87.6% | 12.4% | 87.8% | 12.2% | 99 |
| 100,000 or more | 90.1% | 9.9% | 85.5% | 14.5% | 10 |
| **Townships** | **90.3%** | **9.7%** | **90.3%** | **9.7%** | **157** |
| Less than 10,000 | 91.8% | 8.2% | 92.3% | 7.7% | 75 |
| 10,000 - 29,999 | 89.5% | 10.5% | 89.1% | 10.9% | 58 |
| 30,000 or more | 88.1% | 11.9% | 87.1% | 12.9% | 24 |
| **School Districts & ESCs** | **86.3%** | **13.7%** | **85.4%** | **14.6%** | **1,185** |
| Less than 1,000 | 87.6% | 12.4% | 87.3% | 12.7% | 301 |
| 1,000 - 2,499 | 86.1% | 13.9% | 85.3% | 14.7% | 486 |
| 2,500 - 9,999 | 85.7% | 14.3% | 85.1% | 14.9% | 273 |
| 10,000 or more | 85.4% | 14.6% | 81.7% | 18.3% | 37 |
| Educational Svc. Centers | 85.2% | 14.8% | 82.5% | 17.5% | 88 |
| **State Universities** | **83.9%** | **16.1%** | **81.7%** | **18.3%** | **30** |
| **Community & Technical Colleges** | **83.9%** | **16.1%** | **83.1%** | **16.9%** | **44** |
| **Fire Districts** | **88.5%** | **11.5%** | **88.0%** | **12.0%** | **21** |
| **Public Libraries** | **85.6%** | **14.4%** | **77.5%** | **22.5%** | **220** |
| **Metro Housing Authorities** | **88.1%** | **11.9%** | **87.0%** | **13.0%** | **52** |
| **Port Authorities** | **88.6%** | **11.4%** | **88.9%** | **11.1%** | **6** |
| **Regional Transit Authorities** | **86.6%** | **13.4%** | **87.4%** | **12.6%** | **27** |

Note: Rows formatted with bold font include all medical plans reported for the comparison group.
Note: Includes plans where employees contribute $0 to the medical premium.
Note: Includes plans where the medical premium includes the cost of prescription and dental.
Note: n: number of plans

Figure 4 illustrates the statewide average percentage of employee contributions toward family medical premiums, as detailed in Table 8, over the past five years. While overall medical premiums have continued to rise steadily, the proportion paid by employees has remained relatively stable. For 2026, the average employee contribution is reported at 14.2%.

**Figure 4 – Statewide Family Premium Employee Contribution Percent Share**

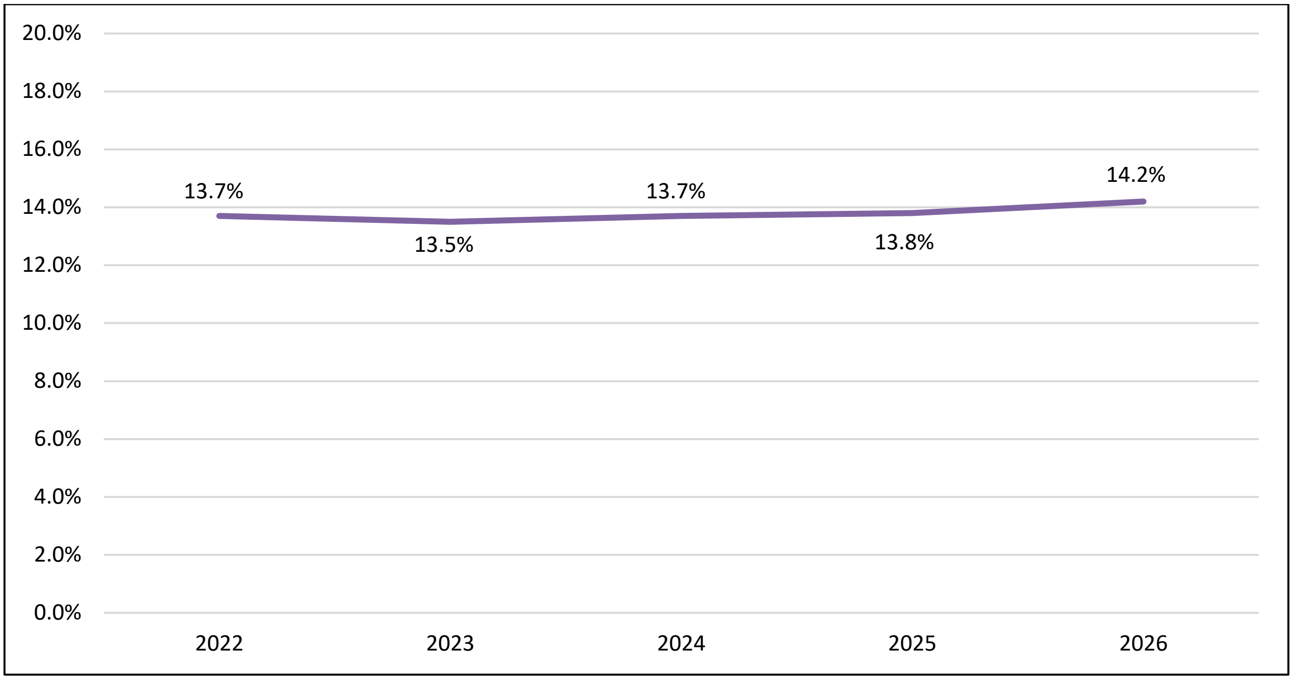


Table 9 continues the data from Table 8 by breaking down employer and employee percentage shares of medical premium costs by region and number of employees covered. This information aligns with the regional data presented in Table 7.

**Table 9 - Cost-Sharing Percentage Towards Medical Premium by Region and Employees Covered (All Medical Plan Types)**

| Comparison Group | Single Employer Share | Single Employee Share | Family Employer Share | Family Employee Share | n |
|---|---|---|---|---|---|
| STATEWIDE | 87.0% | 13.0% | 85.8% | 14.2% | 2,304 |
| REGION | | | | | |
| 1 - Akron/Canton | 87.6% | 12.4% | 86.6% | 13.4% | 293 |
| 2 - Cincinnati | 85.6% | 14.4% | 84.1% | 15.9% | 268 |
| 3 - Cleveland | 88.1% | 11.9% | 87.8% | 12.2% | 402 |
| 4 - Columbus | 86.5% | 13.5% | 84.4% | 15.6% | 381 |
| 5 - Dayton | 85.3% | 14.7% | 84.4% | 15.6% | 285 |
| 6 - Southeast Ohio | 87.4% | 12.6% | 85.0% | 15.0% | 191 |
| 7 - Toledo | 86.6% | 13.4% | 85.5% | 14.5% | 330 |
| 8 - Warren/Youngstown | 90.3% | 9.7% | 90.0% | 10.0% | 154 |
| EMPLOYEES COVERED | | | | | |
| 1 - 49 | 87.7% | 12.3% | 84.8% | 15.2% | 554 |
| 50 - 99 | 88.1% | 11.9% | 87.9% | 12.1% | 322 |
| 100 - 149 | 87.6% | 12.4% | 87.2% | 12.8% | 415 |
| 150 - 249 | 86.0% | 14.0% | 85.1% | 14.9% | 439 |
| 250 - 499 | 86.5% | 13.5% | 85.8% | 14.2% | 328 |
| 500 - 999 | 85.0% | 15.0% | 84.5% | 15.5% | 148 |
| 1,000 or more | 86.4% | 13.6% | 83.9% | 16.1% | 98 |

Note: Includes plans where employees contribute $0 to the medical premium.
Note: Includes plans where the medical premium includes the cost of prescription and dental.
Note: n: number of plans.

## TOTAL MONTHLY MEDICAL PREMIUMS BY PLAN TYPE

Table 10 highlights the average costs for single and family plans, categorized by plan type, including Exclusive Provider Organization (EPO), Preferred Provider Organization (PPO), Point of Service (POS), Health Maintenance Organization (HMO), and High Deductible Health Plan (HDHP).

**Table 10 - Average Total Monthly Premium by Medical Plan Type**

| Comparison Group | Single | Family | n |
|---|---|---|---|
| ALL PLANS | $ 976.89 | $ 2,587.15 | 2,304 |
| Exclusive Provider Organization (EPO) | $ 967.07 | $ 2,658.10 | 15 |
| Preferred Provider Organization (PPO) | $ 1,055.09 | $ 2,735.69 | 1,164 |
| Point of Service (POS) | $ 989.52 | $ 2,736.07 | 19 |
| Health Maintenance Organization (HMO) | $ 992.56 | $ 2,535.69 | 28 |
| High Deductible Health Plan (HDHP) | $ 891.74 | $ 2,421.05 | 1,078 |

Note: Includes plans where employees contribute $0 to the medical premium.
Note: Includes plans where the medical premium includes the cost of prescription and dental.
Note: n: number of plans.

- The average total monthly premium for the “All Plans” category increased by $60.46 for single coverage and $170.20 for family coverage compared to last year’s report.

## FULLY-INSURED VS. SELF-FUNDED MEDICAL PLANS

Tables 11 and 12 provide a comparative analysis of the annual premium costs associated with fully-insured versus self-funded medical plans, encompassing all reported plan types. The key distinction between these two models lies in risk allocation: fully-insured plans place the financial risk on the insurance company, whereas self-funded plans shift most of that risk to the employer.

**Table 11 - Statewide Average Annual Premium Cost for SINGLE Coverage by Funding Type**

| Comparison Group | 2022 | 2023 | 2024 | 2025 | 2026 | n |
|---|---|---|---|---|---|---|
| Fully-Insured | $9,106 | $9,570 | $9,936 | $10,667 | $11,545 | 587 |
| Self-Funded | $9,165 | $9,815 | $10,452 | $11,081 | $11,795 | 1,707 |

Note: 10 plans chose “other” funding type and are excluded from this table.
Note: n: number of plans.

- The average annual cost for single plans increased by 8.2% for fully-insured plans and 6.4% for self-funded plans.

**Table 12 - Statewide Average Annual Premium Cost for FAMILY Coverage by Funding Type**

| Comparison Group | 2022 | 2023 | 2024 | 2025 | 2026 | n |
|---|---|---|---|---|---|---|
| Fully-Insured | $24,940 | $26,299 | $27,419 | $29,199 | $31,378 | 587 |
| Self-Funded | $23,878 | $25,614 | $27,363 | $28,943 | $30,958 | 1,707 |

Note: 10 plans chose “other” funding type and are excluded from this table.
Note: n: number of plans.

- The average annual cost for family plans increased by 7.5% for fully-insured plans and 7.0% for self-funded plans.

Figures 5 and 6 illustrate the average annual premium cost per employee statewide for fully-insured and self-funded medical plans, as detailed in Tables 11 and 12 on page 15.

**Figure 5 – Statewide Average Annual Cost for SINGLE Coverage by Funding Type**

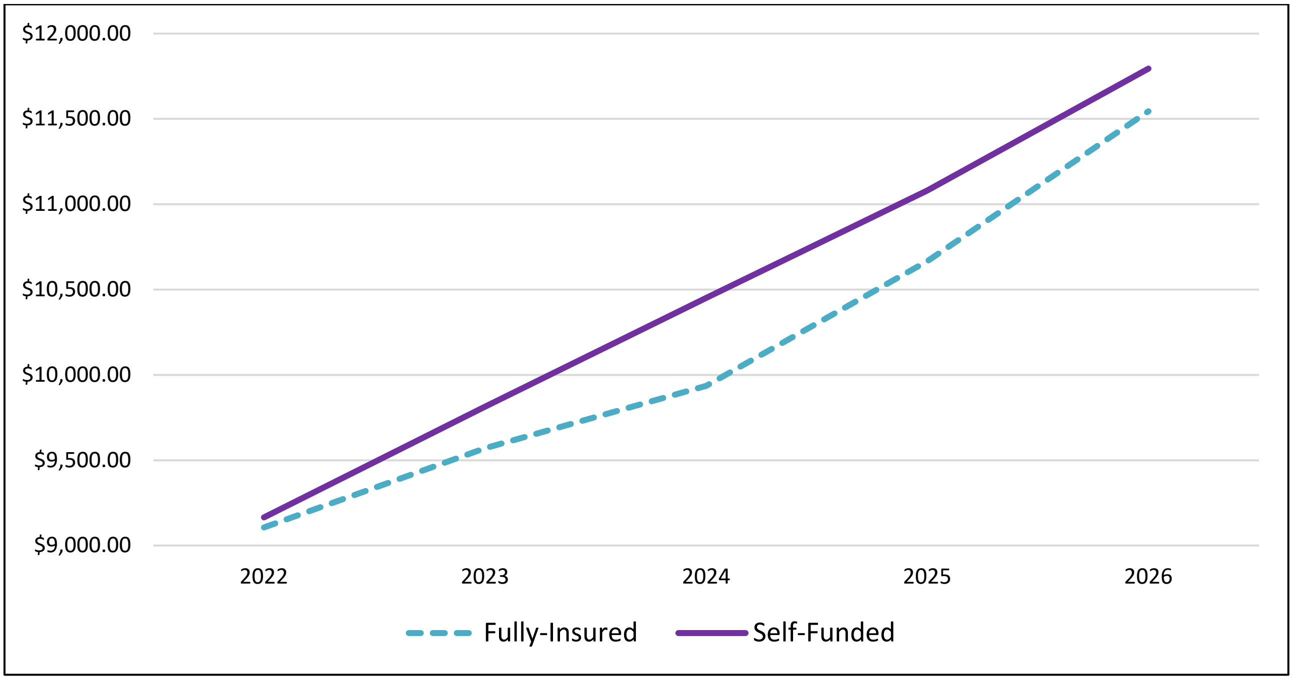
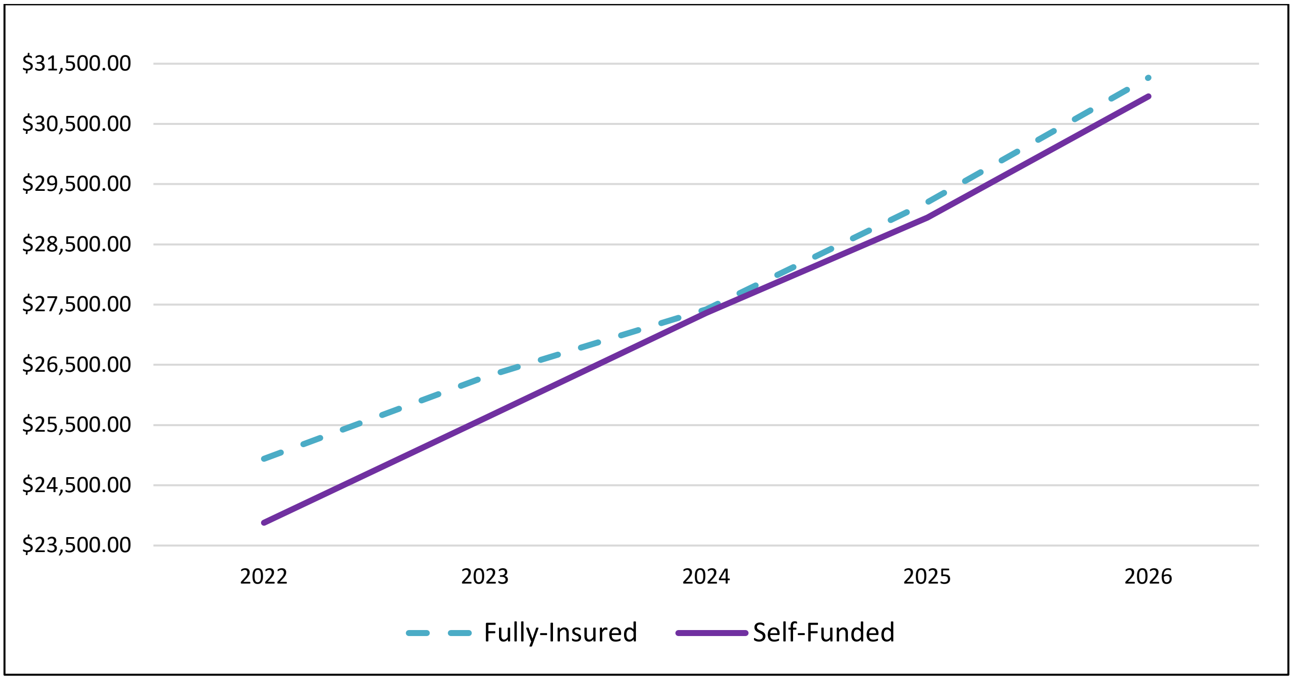



**Figure 6 – Statewide Average Annual Cost for FAMILY Coverage by Funding Type**



## NETWORK DEDUCTIBLES

Table 13 presents the average deductibles broken down by jurisdiction, region, and number of employees covered. The prevalence of high-deductible health plans (HDHPs) significantly influences and increases these average amounts.

**Table 13 - Average In-Network Deductible Amount (All Plan Types)**

| Comparison Group | Single | Family | n |
|---|---|---|---|
| STATEWIDE | $ 1,860 | $ 3,653 | 2,304 |
| State of Ohio | $ 933 | $ 1,867 | 3 |
| Counties | $ 1,492 | $ 3,014 | 154 |
| Cities | $ 1,856 | $ 3,646 | 405 |
| Townships | $ 2,935 | $ 5,880 | 157 |
| School Districts & Educational Svc. Centers | $ 1,680 | $ 3,282 | 1,185 |
| State Universities | $ 1,511 | $ 2,995 | 30 |
| Community & Technical Colleges | $ 2,379 | $ 4,195 | 44 |
| Fire Districts | $ 3,550 | $ 7,100 | 21 |
| Public Libraries | $ 2,118 | $ 4,202 | 220 |
| Metro Housing Authorities | $ 2,248 | $ 4,617 | 52 |
| Port Authorities | $ 2,200 | $ 4,400 | 6 |
| Regional Transit Authorities | $ 1,102 | $ 2,204 | 27 |
| REGION | | | |
| 1 - Akron/Canton | $ 1,346 | $ 2,594 | 293 |
| 2 - Cincinnati | $ 2,035 | $ 3,973 | 268 |
| 3 - Cleveland | $ 1,648 | $ 3,216 | 402 |
| 4 - Columbus | $ 2,092 | $ 4,146 | 381 |
| 5 - Dayton | $ 2,156 | $ 4,275 | 285 |
| 6 - Southeast Ohio | $ 1,911 | $ 3,868 | 191 |
| 7 - Toledo | $ 2,085 | $ 3,995 | 330 |
| 8 - Warren/Youngstown | $ 1,421 | $ 2,881 | 154 |
| EMPLOYEES COVERED | | | |
| 1 - 49 | $ 2,299 | $ 4,589 | 554 |
| 50 - 99 | $ 1,986 | $ 3,930 | 322 |
| 100 - 149 | $ 1,773 | $ 3,482 | 415 |
| 150 - 249 | $ 1,687 | $ 3,263 | 439 |
| 250 - 499 | $ 1,606 | $ 3,128 | 328 |
| 500 - 999 | $ 1,668 | $ 3,265 | 148 |
| 1,000 or more | $ 1,255 | $ 2,456 | 98 |

Note: Average deductible amounts include plans where employees contribute $0 to the annual deductible.
Note: n: number of plans.

Figures 7 and 8 show the distribution of all medical plans across in-network deductible categories, illustrating the percentage of plans falling into each deductible level for both single and family coverage. The highest deductible category in each chart represents plans eligible for a Health Savings Account (HSA), which requires minimum deductibles of $1,700 for single coverage and $3,400 for family coverage.

**Figure 7 – Deductible Categories for SINGLE In-Network Medical Coverage**

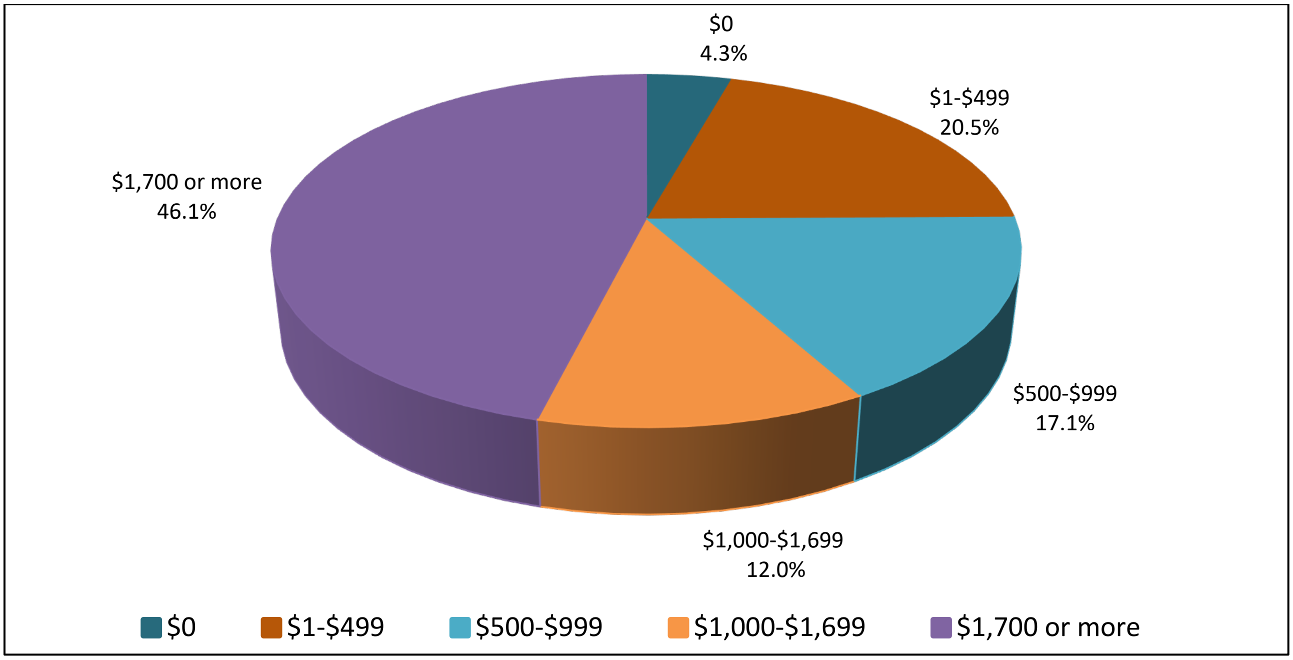
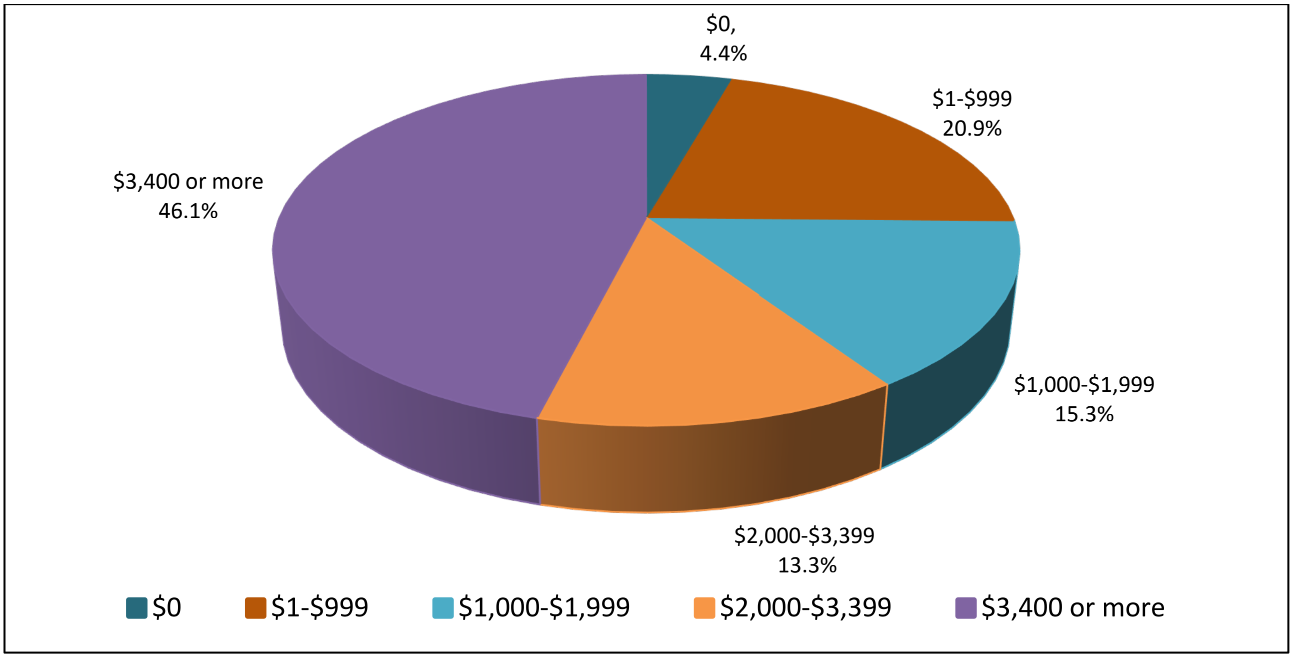



**Figure 8 – Deductible Categories for FAMILY In-Network Medical Coverage**



## NON-NETWORK DEDUCTIBLES

Table 14 presents the average non-network deductibles, organized by jurisdiction, region, and the number of employees covered.

**Table 14 - Average Non-Network Deductible Amount (All Plan Types)**

| Comparison Group | Single | Family | n |
|---|---|---|---|
| STATEWIDE | $ 3,752 | $ 7,466 | 2,304 |
| State of Ohio | $ 2,400 | $ 4,800 | 3 |
| Counties | $ 2,965 | $ 5,975 | 154 |
| Cities | $ 3,885 | $ 7,783 | 405 |
| Townships | $ 6,565 | $ 13,495 | 157 |
| School Districts & Educational Svc. Centers | $ 2,983 | $ 5,883 | 1,185 |
| State Universities | $ 3,481 | $ 6,656 | 30 |
| Community & Technical Colleges | $ 5,251 | $ 9,186 | 44 |
| Fire Districts | $ 9,772 | $ 19,347 | 21 |
| Public Libraries | $ 5,168 | $ 10,611 | 220 |
| Metro Housing Authorities | $ 6,396 | $ 12,969 | 52 |
| Port Authorities | $ 3,858 | $ 7,717 | 6 |
| Regional Transit Authorities | $ 2,653 | $ 5,313 | 27 |
| REGION | | | |
| 1 – Akron/Canton | $ 2,908 | $ 5,648 | 293 |
| 2 – Cincinnati | $ 4,146 | $ 8,441 | 268 |
| 3 – Cleveland | $ 3,260 | $ 6,368 | 402 |
| 4 – Columbus | $ 4,140 | $ 8,291 | 381 |
| 5 – Dayton | $ 4,457 | $ 9,029 | 285 |
| 6 – Southeast Ohio | $ 4,034 | $ 8,255 | 191 |
| 7 – Toledo | $ 3,864 | $ 7,402 | 330 |
| 8 – Warren/Youngstown | $ 3,086 | $ 6,218 | 154 |
| EMPLOYEES COVERED | | | |
| 1 – 49 | $ 5,199 | $ 10,718 | 554 |
| 50 – 99 | $ 4,255 | $ 8,514 | 322 |
| 100 – 149 | $ 3,368 | $ 6,584 | 415 |
| 150 – 249 | $ 2,947 | $ 5,723 | 439 |
| 250 – 499 | $ 3,032 | $ 5,874 | 328 |
| 500 – 999 | $ 3,255 | $ 6,488 | 148 |
| 1,000 or more | $ 2,588 | $ 5,091 | 98 |

Note: Average deductible amounts include plans where employees contribute $0 to the annual deductible.
Note: n: number of plans.

Figures 9 and 10 show the distribution of all medical plans across non-network deductible categories, illustrating the percentage of plans falling into each deductible level for both single and family coverage.

**Figure 9 – Deductible Categories for SINGLE Non-Network Medical Coverage**

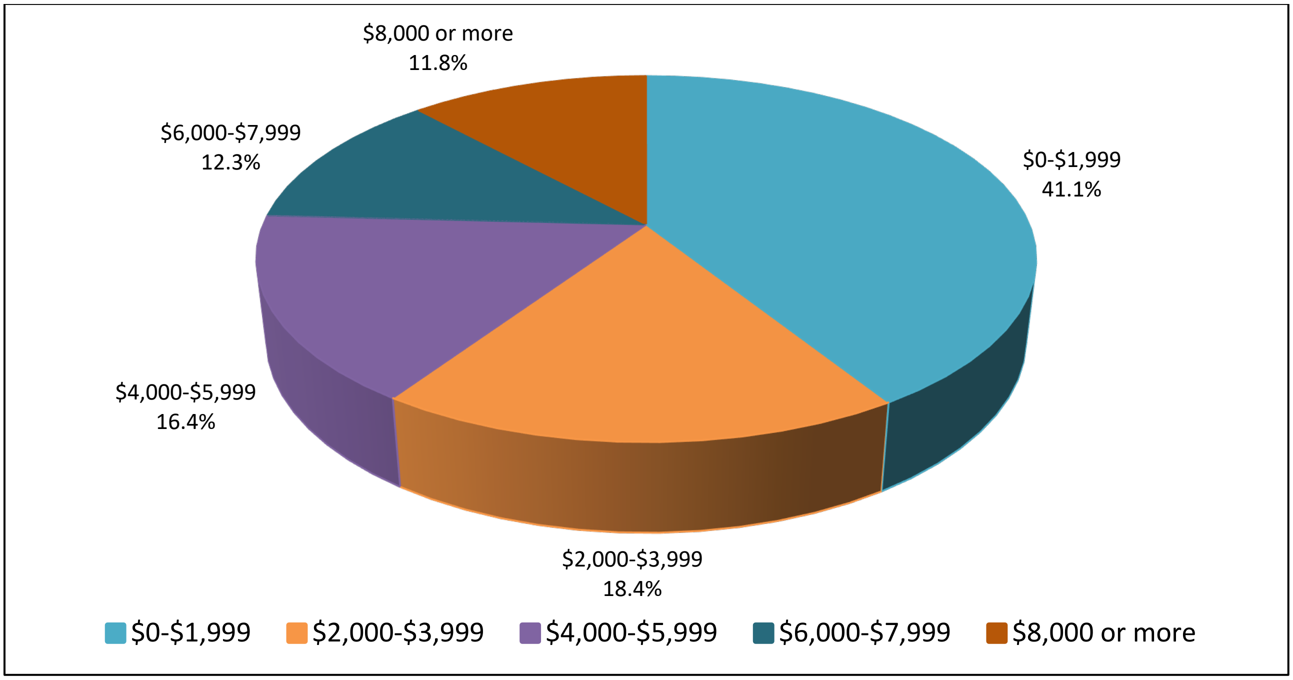
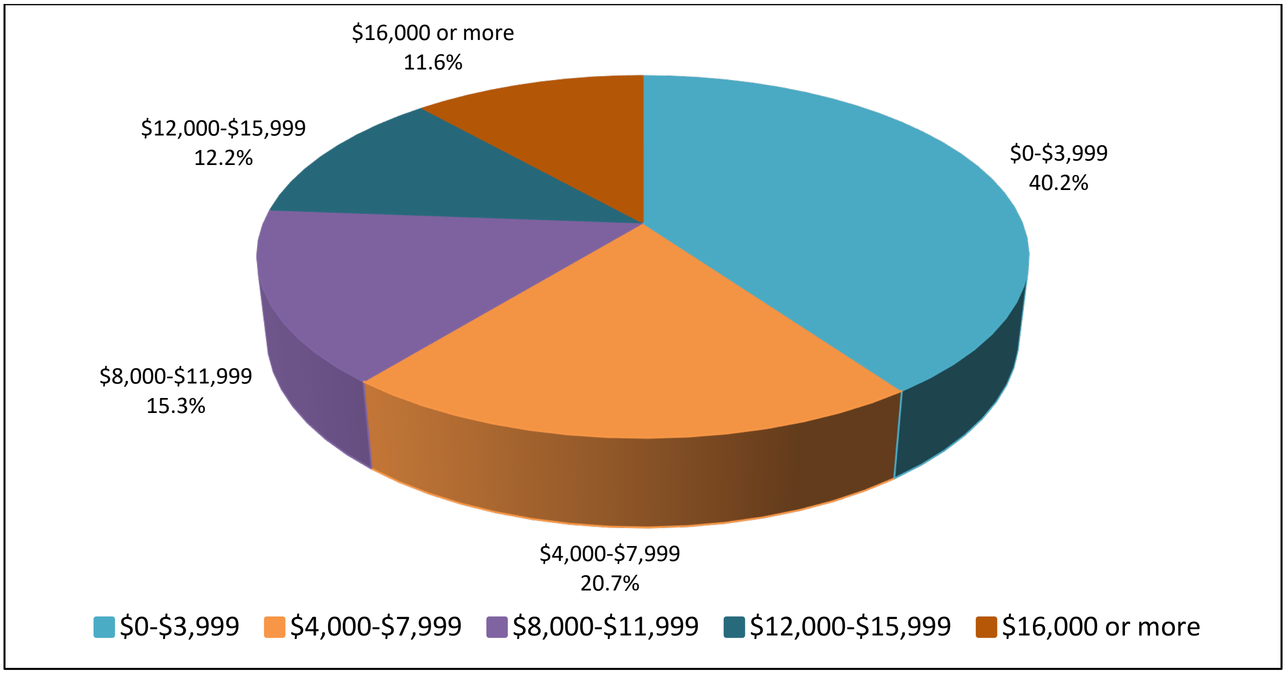



**Figure 10 – Deductible Categories for FAMILY Non-Network Medical Coverage**



## COPAY AND COINSURANCE

Table 15 provides a breakdown of the 2,304 submitted medical plans, detailing the average copay and coinsurance amounts for both network and non-network plans covered by the employee.

**Table 15 - Statewide Average Medical Copay and Coinsurance Amounts Paid by Employees**

| Comparison Group | Network | n | Non-Network | n |
|---|---|---|---|---|
| COPAY | | | | |
| Office Visit | $ 17.61 | 1,613 | $ 11.48 | 603 |
| Emergency Room | $ 152.67 | 1,626 | $ 148.40 | 1,294 |
| Urgent Care | $ 36.61 | 1,581 | $ 31.82 | 708 |
| Hospital Stay - Admitted | $ 39.53 | 757 | $ 36.73 | 507 |
| COINSURANCE | | | | |
| Office Visit | 8.7% | 1,170 | 33.3% | 1,968 |
| Emergency Room | 9.5% | 1,235 | 19.1% | 1,323 |
| Urgent Care | 8.6% | 1,173 | 31.9% | 1,855 |
| Hospital Stay - Admitted | 12.7% | 1,841 | 33.1% | 1,965 |
| Note: n: number of plans. | | | | |

**Office Visit Copay**

- When a copay is required, 339 plans (21.0%) indicated that their office visit copay amount is $20.
- When a copay is required, 295 plans (18.3%) indicated that their office visit copay amount is $25.

**Emergency Room Copay**

- When a copay is required, 249 plans (15.3%) indicated that their emergency room copay amount is $250.
- When a copay is required, 925 plans (56.9%) indicated that their emergency room copay is between $100 and $300.

**Urgent Care Copay**

- When a copay is required, 238 plans (15.1%) indicated that their urgent care copay amount is $50.
- When a copay is required, 246 plans (15.6%) indicated that their urgent care copay amount is $75.

The two tables below display the average employee coinsurance percentage for network and non-network hospital admissions. Typically, once the deductible is met, the employee is responsible for this percentage of the medical claim. This coinsurance applies to all subsequent claims until the employee reaches their out-of-pocket maximum.

**Table 16 – Employee Coinsurance Percentage Categories for In-Network Hospital Admissions by Jurisdiction**

| Comparison Group | 0% | 1-10% | 11-19% | 20% | >20% | n |
|---|---|---|---|---|---|---|
| STATEWIDE | 26.4% | 25.6% | 2.4% | 40.9% | 4.7% | 2,304 |
| State of Ohio | 0.0% | 0.0% | 0.0% | 100.0% | 0.0% | 3 |
| Counties | 10.6% | 15.4% | 0.8% | 61.0% | 12.2% | 154 |
| Cities | 38.4% | 20.2% | 1.3% | 37.5% | 2.6% | 405 |
| Townships | 51.5% | 6.9% | 0.0% | 37.6% | 4.0% | 157 |
| School Districts & Educational Svc. Centers | 20.0% | 30.4% | 3.2% | 41.9% | 4.5% | 1,185 |
| State Universities | 14.8% | 18.5% | 14.8% | 48.1% | 3.8% | 30 |
| Community & Technical Colleges | 37.1% | 14.3% | 0.0% | 42.9% | 5.7% | 44 |
| Fire Districts | 78.6% | 0.0% | 0.0% | 14.3% | 7.1% | 21 |
| Public Libraries | 32.7% | 37.0% | 0.7% | 25.3% | 4.3% | 220 |
| Metro Housing Authorities | 36.8% | 7.9% | 2.7% | 42.1% | 10.5% | 52 |
| Port Authorities | 40.0% | 20.0% | 0.0% | 40.0% | 0.0% | 6 |
| Regional Transit Authorities | 17.4% | 21.7% | 4.4% | 56.5% | 0.0% | 27 |

Note: n: number of plans.

**Table 17 - Employee Coinsurance Percentage Categories for Non-Network Hospital Admissions by Jurisdiction**

| Comparison Group | 0-19% | 20% | 21-30% | 31-40% | >40% | n |
|---|---|---|---|---|---|---|
| STATEWIDE | 7.0% | 16.3% | 26.8% | 32.0% | 17.9% | 2,304 |
| State of Ohio | 33.3% | 0.0% | 0.0% | 66.7% | 0.0% | 3 |
| Counties | 3.9% | 14.0% | 11.6% | 51.9% | 18.6% | 154 |
| Cities | 6.7% | 17.6% | 34.3% | 26.4% | 15.0% | 405 |
| Townships | 18.5% | 10.9% | 16.8% | 19.3% | 34.5% | 157 |
| School Districts & Educational Svc. Centers | 5.7% | 15.2% | 29.5% | 37.0% | 12.6% | 1,185 |
| State Universities | 0.0% | 8.0% | 20.0% | 52.0% | 20.0% | 30 |
| Community & Technical Colleges | 13.2% | 5.3% | 39.3% | 21.1% | 21.1% | 44 |
| Fire Districts | 13.3% | 20.0% | 13.3% | 6.7% | 46.7% | 21 |
| Public Libraries | 8.0% | 31.0% | 15.6% | 9.2% | 36.2% | 220 |
| Metro Housing Authorities | 10.5% | 10.5% | 23.7% | 15.8% | 39.5% | 52 |
| Port Authorities | 16.7% | 16.7% | 16.7% | 49.9% | 0.0% | 6 |
| Regional Transit Authorities | 4.5% | 13.6% | 13.6% | 45.6% | 22.7% | 27 |

Note: n: number of plans.

## OUT-OF-POCKET MAXIMUMS

Tables 18 and 19 show the average, minimum, and maximum out-of-pocket limits for single and family medical coverage across all reported plan types, with Table 18 detailing in-network amounts and Table 19 presenting non-network amounts.

**Table 18 - Average In-Network Out-of-Pocket Maximums (All Plan Types)**

| Comparison Group | Single Average | Single Minimum | Single Maximum | Family Average | Family Minimum | Family Maximum | n |
|---|---|---|---|---|---|---|---|
| STATEWIDE | $ 3,883 | $ 0 | $ 19,000 | $ 7,649 | $ 0 | $ 38,000 | 2,304 |
| State of Ohio | $ 2,967 | $ 2,500 | $ 3,500 | $ 5,267 | $ 3,000 | $ 7,000 | 3 |
| Counties | $ 3,720 | $ 0 | $ 9,000 | $ 7,457 | $ 0 | $ 20,000 | 154 |
| Cities | $ 3,490 | $ 0 | $ 12,100 | $ 6,909 | $ 0 | $ 24,200 | 405 |
| Townships | $ 4,627 | $ 0 | $ 13,000 | $ 9,134 | $ 0 | $ 26,200 | 157 |
| School Districts & ESCs | $ 3,692 | $ 0 | $ 19,000 | $ 7,275 | $ 0 | $ 38,000 | 1,185 |
| State Universities | $ 4,385 | $ 1,300 | $ 10,200 | $ 8,617 | $ 2,600 | $ 20,400 | 30 |
| Community & Tech. Colleges | $ 4,641 | $ 1,400 | $ 8,150 | $ 8,878 | $ 2,800 | $ 15,000 | 44 |
| Fire Districts | $ 6,677 | $ 3,400 | $ 9,500 | $ 13,355 | $ 6,500 | $ 19,500 | 21 |
| Public Libraries | $ 4,588 | $ 0 | $ 12,850 | $ 8,903 | $ 0 | $ 30,000 | 220 |
| Metro Housing Authorities | $ 5,012 | $ 250 | $ 12,500 | $ 10,168 | $ 600 | $ 25,000 | 52 |
| Port Authorities | $ 3,567 | $ 2,500 | $ 5,700 | $ 7,133 | $ 5,000 | $ 11,400 | 6 |
| Regional Transit Authorities | $ 3,283 | $ 0 | $ 7,000 | $ 6,474 | $ 0 | $ 14,000 | 27 |
| REGION | | | | | | | |
| 1 - Akron/Canton | $ 3,140 | $ 0 | $ 12,100 | $ 6,235 | $ 0 | $ 24,200 | 293 |
| 2 - Cincinnati | $ 3,855 | $ 300 | $ 10,200 | $ 7,745 | $ 600 | $ 20,400 | 268 |
| 3 - Cleveland | $ 3,892 | $ 0 | $ 19,000 | $ 7,699 | $ 0 | $ 38,000 | 402 |
| 4 - Columbus | $ 4,116 | $ 0 | $ 14,600 | $ 8,101 | $ 0 | $ 29,200 | 381 |
| 5 - Dayton | $ 3,457 | $ 500 | $ 9,500 | $ 6,735 | $ 1,000 | $ 27,000 | 285 |
| 6 - Southeast Ohio | $ 4,762 | $ 300 | $ 12,000 | $ 9,487 | $ 300 | $ 30,000 | 191 |
| 7 - Toledo | $ 4,188 | $ 250 | $ 12,500 | $ 8,119 | $ 500 | $ 25,000 | 330 |
| 8 - Warren/Youngstown | $ 3,807 | $ 250 | $ 10,150 | $ 7,360 | $ 400 | $ 20,300 | 154 |
| EMPLOYEES COVERED | | | | | | | |
| 1 - 49 | $ 4,558 | $ 0 | $ 13,000 | $ 8,984 | $ 0 | $ 30,000 | 554 |
| 50 - 99 | $ 3,644 | $ 0 | $ 10,600 | $ 7,197 | $ 0 | $ 21,200 | 322 |
| 100 - 149 | $ 3,747 | $ 0 | $ 14,600 | $ 7,423 | $ 0 | $ 29,200 | 415 |
| 150 - 249 | $ 3,792 | $ 0 | $ 19,000 | $ 7,408 | $ 0 | $ 38,000 | 439 |
| 250 - 499 | $ 3,546 | $ 0 | $ 10,600 | $ 6,988 | $ 0 | $ 21,200 | 328 |
| 500 - 999 | $ 3,688 | $ 0 | $ 12,250 | $ 7,221 | $ 0 | $ 24,500 | 148 |
| 1,000 or more | $ 3,374 | $ 500 | $ 10,200 | $ 6,706 | $ 1,000 | $ 20,400 | 98 |

Note: Excludes plans that have unlimited out-of-pocket maximums.
Note: n: number of plans.

Table 19 - Average Non-Network Out-of-Pocket Maximums (All Plan Types)

| Comparison Group | Single Average | Single Minimum | Single Maximum | Family Average | Family Minimum | Family Maximum | n |
|---|---|---|---|---|---|---|---|
| STATEWIDE | $ 8,092 | $ 0 | $ 40,000 | $ 16,114 | $ 0 | $ 90,000 | 2,304 |
| State of Ohio | $ 6,000 | $ 5,000 | $ 7,000 | $ 12,000 | $ 10,000 | $ 14,000 | 3 |
| Counties | $ 7,693 | $ 700 | $ 30,200 | $ 15,453 | $ 1,400 | $ 60,400 | 154 |
| Cities | $ 8,017 | $ 500 | $ 25,000 | $ 16,135 | $ 1,000 | $ 75,000 | 405 |
| Townships | $ 12,296 | $ 0 | $ 39,000 | $ 24,750 | $ 0 | $ 75,000 | 157 |
| School Districts & ESCs | $ 6,482 | $ 400 | $ 40,000 | $ 12,860 | $ 500 | $ 80,000 | 1,185 |
| State Universities | $ 7,996 | $ 3,000 | $ 20,000 | $ 15,915 | $ 3,000 | $ 40,000 | 30 |
| Community & Tech. Colleges | $ 11,269 | $ 2,800 | $ 40,000 | $ 20,882 | $ 5,300 | $ 80,000 | 44 |
| Fire Districts | $ 17,390 | $ 7,500 | $ 28,500 | $ 35,753 | $ 9,450 | $ 57,000 | 21 |
| Public Libraries | $ 11,529 | $ 500 | $ 32,600 | $ 23,070 | $ 1,000 | $ 90,000 | 220 |
| Metro Housing Authorities | $ 13,751 | $ 1,250 | $ 37,500 | $ 27,755 | $ 2,500 | $ 75,000 | 52 |
| Port Authorities | $ 8,117 | $ 5,000 | $ 12,500 | $ 16,233 | $ 10,000 | $ 25,000 | 6 |
| Regional Transit Authorities | $ 7,765 | $ 1,500 | $ 22,500 | $ 15,392 | $ 2,500 | $ 45,000 | 27 |
| REGION | | | | | | | |
| 1 - Akron/Canton | $ 6,575 | $ 700 | $ 32,600 | $ 12,982 | $ 1,400 | $ 60,400 | 293 |
| 2 - Cincinnati | $ 8,687 | $ 1,000 | $ 39,000 | $ 17,905 | $ 500 | $ 75,000 | 268 |
| 3 - Cleveland | $ 7,553 | $ 400 | $ 32,600 | $ 14,584 | $ 500 | $ 54,000 | 402 |
| 4 - Columbus | $ 8,597 | $ 0 | $ 40,000 | $ 17,265 | $ 0 | $ 90,000 | 381 |
| 5 - Dayton | $ 8,077 | $ 1,000 | $ 40,000 | $ 16,101 | $ 2,000 | $ 80,000 | 285 |
| 6 - Southeast Ohio | $ 9,283 | $ 600 | $ 30,000 | $ 19,295 | $ 600 | $ 80,000 | 191 |
| 7 - Toledo | $ 8,368 | $ 500 | $ 37,500 | $ 16,292 | $ 1,000 | $ 75,000 | 330 |
| 8 - Warren/Youngstown | $ 7,768 | $ 800 | $ 27,000 | $ 14,899 | $ 900 | $ 60,000 | 154 |
| EMPLOYEES COVERED | | | | | | | |
| 1 - 49 | $ 11,179 | $ 0 | $ 39,000 | $ 22,523 | $ 0 | $ 90,000 | 554 |
| 50 - 99 | $ 8,288 | $ 800 | $ 22,500 | $ 16,535 | $ 2,000 | $ 45,000 | 322 |
| 100 - 149 | $ 7,226 | $ 600 | $ 22,500 | $ 14,348 | $ 600 | $ 45,000 | 415 |
| 150 - 249 | $ 6,590 | $ 400 | $ 40,000 | $ 13,054 | $ 1,000 | $ 80,000 | 439 |
| 250 - 499 | $ 6,725 | $ 600 | $ 32,600 | $ 13,293 | $ 900 | $ 60,400 | 328 |
| 500 - 999 | $ 6,940 | $ 500 | $ 35,000 | $ 13,571 | $ 500 | $ 70,000 | 148 |
| 1,000 or more | $ 6,224 | $ 500 | $ 13,700 | $ 12,516 | $ 500 | $ 27,400 | 98 |

Note: Excludes plans that have unlimited out-of-pocket maximums.
Note: n: number of plans.

## MEDICAL INSURANCE – PPO PLANS

### PPO PREMIUMS

Table 20 provides a breakdown of the average Preferred Provider Organization (PPO) medical premiums alongside the employer and employee contribution amounts. These averages also encompass prescription, dental, and vision costs when bundled with medical premiums. PPO plans represent 50.5% of all medical plans reported in 2026.

**Table 20 - Average Monthly Contributions Towards Medical Premium by Jurisdiction (PPO Plans)**

| Comparison Group | Single Employer Share | Single Employee Share | Single Total Premium | Family Employer Share | Family Employee Share | Family Total Premium | n |
|---|---|---|---|---|---|---|---|
| STATEWIDE | $ 910.15 | $ 144.95 | $ 1,055.10 | $ 2,326.35 | $ 409.34 | $ 2,735.69 | 1,164 |
| **State of Ohio** | **$ 914.00** | **$ 162.00** | **$ 1,076.00** | **$ 2,510.00** | **$ 463.00** | **$ 2,973.00** | **1** |
| **Counties** | **$ 891.99** | **$ 139.01** | **$ 1,031.00** | **$ 2,416.97** | **$ 402.45** | **$ 2,819.42** | **90** |
| Less than 50,000 | $ 907.88 | $ 136.33 | $ 1,044.21 | $ 2,532.47 | $ 412.82 | $ 2,945.29 | 31 |
| 50,000 - 149,999 | $ 851.12 | $ 148.00 | $ 999.12 | $ 2,386.85 | $ 431.21 | $ 2,818.06 | 37 |
| 150,000 or more | $ 938.33 | $ 127.69 | $ 1,066.02 | $ 2,304.87 | $ 339.47 | $ 2,644.34 | 22 |
| **Cities** | **$ 919.13** | **$ 124.61** | **$ 1,043.74** | **$ 2,520.97** | **$ 342.33** | **$ 2,863.30** | **191** |
| Less than 25,000 | $ 932.30 | $ 125.76 | $ 1,058.06 | $ 2,589.12 | $ 352.10 | $ 2,941.22 | 135 |
| 25,000 - 99,999 | $ 896.43 | $ 124.85 | $ 1,021.28 | $ 2,446.14 | $ 325.65 | $ 2,771.79 | 50 |
| 100,000 or more | $ 812.67 | $ 97.15 | $ 909.82 | $ 1,620.34 | $ 260.87 | $ 1,881.21 | 6 |
| **Townships** | **$ 1,059.01** | **$ 86.20** | **$ 1,145.21** | **$ 2,595.68** | **$ 244.29** | **$ 2,839.97** | **50** |
| Less than 10,000 | $ 1,073.34 | $ 63.13 | $ 1,136.47 | $ 2,819.24 | $ 159.23 | $ 2,978.47 | 23 |
| 10,000 - 29,999 | $ 1,104.26 | $ 98.93 | $ 1,203.19 | $ 2,456.68 | $ 302.18 | $ 2,758.86 | 22 |
| 30,000 or more | $ 811.66 | $ 125.01 | $ 936.67 | $ 2,268.31 | $ 346.77 | $ 2,615.08 | 5 |
| **School Districts & ESCs** | **$ 903.94** | **$ 152.25** | **$ 1,056.19** | **$ 2,249.91** | **$ 406.78** | **$ 2,656.69** | **639** |
| Less than 1,000 | $ 901.22 | $ 140.62 | $ 1,041.84 | $ 2,284.29 | $ 371.55 | $ 2,655.84 | 158 |
| 1,000 - 2,499 | $ 911.05 | $ 155.06 | $ 1,066.11 | $ 2,243.09 | $ 409.72 | $ 2,652.81 | 267 |
| 2,500 - 9,999 | $ 888.93 | $ 152.94 | $ 1,041.87 | $ 2,222.92 | $ 402.27 | $ 2,625.19 | 155 |
| 10,000 or more | $ 937.38 | $ 174.44 | $ 1,111.82 | $ 2,251.80 | $ 534.07 | $ 2,785.87 | 17 |
| Educational Svc. Centers | $ 910.98 | $ 166.67 | $ 1,077.65 | $ 2,262.91 | $ 483.99 | $ 2,746.90 | 42 |
| **State Universities** | **$ 812.40** | **$ 155.59** | **$ 967.99** | **$ 2,304.51** | **$ 531.11** | **$ 2,835.62** | **15** |
| **Community & Technical Colleges** | **$ 861.63** | **$ 197.10** | **$ 1,058.73** | **$ 2,482.19** | **$ 585.53** | **$ 3,067.72** | **19** |
| **Fire Districts** | **$ 742.90** | **$ 71.16** | **$ 814.06** | **$ 2,086.00** | **$ 202.66** | **$ 2,288.66** | **3** |
| **Public Libraries** | **$ 908.92** | **$ 164.40** | **$ 1,073.32** | **$ 2,119.99** | **$ 648.98** | **$ 2,768.97** | **109** |
| **Metro Housing Authorities** | **$ 924.58** | **$ 144.32** | **$ 1,068.90** | **$ 2,541.66** | **$ 480.75** | **$ 3,022.41** | **25** |
| **Port Authorities** | **$ 658.78** | **$ 106.84** | **$ 765.62** | **$ 1,967.55** | **$ 330.34** | **$ 2,297.89** | **2** |
| **Regional Transit Authorities** | **$ 913.72** | **$ 122.37** | **$ 1,036.09** | **$ 2,362.79** | **$ 297.97** | **$ 2,660.76** | **20** |

Note: Rows formatted with bold font include all PPO plans reported for the comparison group.
Note: Includes plans where employees contribute $0 to the medical premium.
Note: Includes plans where the medical premium includes the cost of prescription and dental.
Note: n: number of plans

Table 21 presents the data from Table 20 segmented by region and by number of employees covered. These averages also incorporate prescription, dental, and vision costs when bundled with medical premiums. For a detailed breakdown of the counties listed in each region, please refer to page 61.

**Table 21 - Average Monthly Contributions Towards Medical Premium by Region and Employees Covered (PPO Plans)**

| Comparison Group | Single Employer Share | Single Employee Share | Single Total Premium | Family Employer Share | Family Employee Share | Family Total Premium | n |
|---|---|---|---|---|---|---|---|
| STATEWIDE | $ 910.15 | $ 144.95 | $ 1,055.10 | $ 2,326.35 | $ 409.34 | $ 2,735.69 | 1,164 |
| REGION | | | | | | | |
| 1 - Akron/Canton | $ 893.31 | $ 137.53 | $ 1,030.84 | $ 2,258.32 | $ 371.88 | $ 2,630.20 | 217 |
| 2 - Cincinnati | $ 817.90 | $ 148.67 | $ 966.57 | $ 2,169.94 | $ 433.55 | $ 2,603.49 | 104 |
| 3 - Cleveland | $ 902.38 | $ 132.98 | $ 1,035.36 | $ 2,284.36 | $ 347.23 | $ 2,631.59 | 241 |
| 4 - Columbus | $ 1,010.72 | $ 169.42 | $ 1,180.14 | $ 2,497.57 | $ 503.35 | $ 3,000.92 | 165 |
| 5 - Dayton | $ 869.64 | $ 175.56 | $ 1,045.20 | $ 2,313.24 | $ 510.36 | $ 2,823.60 | 91 |
| 6 - Southeast Ohio | $ 1,054.96 | $ 147.30 | $ 1,202.26 | $ 2,636.13 | $ 441.39 | $ 3,077.52 | 104 |
| 7 - Toledo | $ 813.47 | $ 151.95 | $ 965.42 | $ 2,150.35 | $ 441.64 | $ 2,591.99 | 147 |
| 8 - Warren/Youngstown | $ 924.89 | $ 102.92 | $ 1,027.81 | $ 2,419.93 | $ 276.53 | $ 2,696.46 | 95 |
| EMPLOYEES COVERED | | | | | | | |
| 1 - 49 | $ 951.30 | $ 141.87 | $ 1,093.17 | $ 2,409.03 | $ 469.77 | $ 2,878.80 | 255 |
| 50 - 99 | $ 895.55 | $ 135.39 | $ 1,030.94 | $ 2,319.24 | $ 374.93 | $ 2,694.17 | 142 |
| 100 - 149 | $ 902.52 | $ 136.99 | $ 1,039.51 | $ 2,348.64 | $ 368.69 | $ 2,717.33 | 218 |
| 150 - 249 | $ 909.94 | $ 154.55 | $ 1,064.49 | $ 2,310.94 | $ 415.27 | $ 2,726.21 | 246 |
| 250 - 499 | $ 880.84 | $ 142.80 | $ 1,023.64 | $ 2,254.97 | $ 379.96 | $ 2,634.93 | 177 |
| 500 - 999 | $ 899.94 | $ 166.50 | $ 1,066.44 | $ 2,281.46 | $ 437.39 | $ 2,718.85 | 77 |
| 1,000 or more | $ 899.23 | $ 149.72 | $ 1,048.95 | $ 2,279.78 | $ 446.13 | $ 2,725.91 | 49 |

Note: Includes plans where employees contribute $0 to the medical premium.
Note: Includes plans where the medical premium includes the cost of prescription and dental.
Note: n: number of plans.

## EMPLOYER & EMPLOYEE SHARE OF MEDICAL PREMIUM

Table 22 shows the employer and employee shares of medical premiums for single and family plans by jurisdiction, corresponding to the data presented in Table 20 on page 25.

**Table 22 - Cost-Sharing Percentage Towards Medical Premium by Jurisdiction (PPO Plans)**

| Comparison Group | Single Employer Share | Single Employee Share | Family Employer Share | Family Employee Share | n |
|---|---|---|---|---|---|
| STATEWIDE | 86.2% | 13.8% | 85.0% | 15.0% | 1,164 |
| **State of Ohio** | **84.9%** | **15.1%** | **84.4%** | **15.6%** | **1** |
| **Counties** | **86.4%** | **13.6%** | **85.8%** | **14.2%** | **90** |
| Less than 50,000 | 86.7% | 13.3% | 85.6% | 14.4% | 31 |
| 50,000 - 149,999 | 85.4% | 14.6% | 84.9% | 15.1% | 37 |
| 150,000 or more | 87.8% | 12.2% | 87.5% | 12.5% | 22 |
| **Cities** | **87.9%** | **12.1%** | **87.7%** | **12.3%** | **191** |
| Less than 25,000 | 87.8% | 12.2% | 87.7% | 12.3% | 135 |
| 25,000 - 99,999 | 87.8% | 12.2% | 88.2% | 11.8% | 50 |
| 100,000 or more | 89.7% | 10.3% | 83.5% | 16.5% | 6 |
| **Townships** | **91.2%** | **8.8%** | **90.5%** | **9.5%** | **50** |
| Less than 10,000 | 93.7% | 6.3% | 94.3% | 5.7% | 23 |
| 10,000 - 29,999 | 90.3% | 9.7% | 88.0% | 12.0% | 22 |
| 30,000 or more | 85.3% | 14.7% | 85.4% | 14.6% | 5 |
| **School Districts & ESCs** | **85.7%** | **14.3%** | **84.8%** | **15.2%** | **639** |
| Less than 1,000 | 86.6% | 13.4% | 86.2% | 13.8% | 158 |
| 1,000 - 2,499 | 85.5% | 14.5% | 84.7% | 15.3% | 267 |
| 2,500 - 9,999 | 85.4% | 14.6% | 84.8% | 15.2% | 155 |
| 10,000 or more | 83.9% | 16.1% | 81.1% | 18.9% | 17 |
| Educational Svc. Centers | 84.9% | 15.1% | 82.0% | 18.0% | 42 |
| **State Universities** | **83.8%** | **16.2%** | **81.2%** | **18.8%** | **15** |
| **Community & Technical Colleges** | **81.6%** | **18.4%** | **81.0%** | **19.0%** | **19** |
| **Fire Districts** | **90.7%** | **9.3%** | **90.6%** | **9.4%** | **3** |
| **Public Libraries** | **84.5%** | **15.5%** | **76.5%** | **23.5%** | **109** |
| **Metro Housing Authorities** | **86.2%** | **13.8%** | **84.5%** | **15.5%** | **25** |
| **Port Authorities** | **86.1%** | **13.9%** | **85.7%** | **14.3%** | **2** |
| **Regional Transit Authorities** | **87.9%** | **12.1%** | **89.0%** | **11.0%** | **20** |

Note: Rows formatted with bold font include all PPO plans reported for the comparison group.
Note: Includes plans where employees contribute $0 to the medical premium.
Note: Includes plans where the medical premium includes the cost of prescription and dental.
Note: n: number of plans.

Table 23 continues the data from Table 22, detailing employer and employee percentage shares of costs by region and by number of employees covered. This information aligns with the regional breakdown presented in Table 21.

**Table 23 - Cost-Sharing Percentage Towards Medical Premium by Region and Employees Covered (PPO Plans)**

| Comparison Group | Single Employer Share | Single Employee Share | Family Employer Share | Family Employee Share | n |
|---|---|---|---|---|---|
| STATEWIDE | 86.2% | 13.8% | 85.0% | 15.0% | 1,164 |
| REGION | | | | | |
| 1 - Akron/Canton | 86.7% | 13.3% | 85.8% | 14.2% | 217 |
| 2 - Cincinnati | 84.6% | 15.4% | 83.5% | 16.5% | 104 |
| 3 - Cleveland | 87.1% | 12.9% | 86.6% | 13.4% | 241 |
| 4 - Columbus | 85.5% | 14.5% | 83.2% | 16.8% | 165 |
| 5 - Dayton | 83.3% | 16.7% | 81.9% | 18.1% | 91 |
| 6 - Southeast Ohio | 87.7% | 12.3% | 85.5% | 14.5% | 104 |
| 7 - Toledo | 84.3% | 15.7% | 83.2% | 16.8% | 147 |
| 8 - Warren/Youngstown | 89.8% | 10.2% | 89.7% | 10.3% | 95 |
| EMPLOYEES COVERED | | | | | |
| 1 - 49 | 86.7% | 13.3% | 83.6% | 16.4% | 255 |
| 50 - 99 | 86.4% | 13.6% | 85.8% | 14.2% | 142 |
| 100 - 149 | 86.8% | 13.2% | 86.4% | 13.6% | 218 |
| 150 - 249 | 85.6% | 14.4% | 84.8% | 15.2% | 246 |
| 250 - 499 | 86.2% | 13.8% | 85.7% | 14.3% | 177 |
| 500 - 999 | 84.3% | 15.7% | 83.9% | 16.1% | 77 |
| 1,000 or more | 85.7% | 14.3% | 83.5% | 16.5% | 49 |

Note: Includes plans where employees contribute $0 to the medical premium.
Note: Includes plans where the medical premium includes the cost of prescription and dental.
Note: n: number of plans.

## NETWORK DEDUCTIBLES

Table 24 presents the average deductibles for PPO plans, broken down by jurisdiction, region, and the number of employees covered.

**Table 24 - Average In-Network Deductible Amount (PPO Plans)**

| Comparison Group | Single | Family | n |
|---|---|---|---|
| STATEWIDE | $ 566 | $ 1,153 | 1,164 |
| State of Ohio | $ 400 | $ 800 | 1 |
| Counties | $ 741 | $ 1,506 | 90 |
| Cities | $ 511 | $ 1,026 | 191 |
| Townships | $ 627 | $ 1,357 | 50 |
| School Districts & Educational Svc. Centers | $ 513 | $ 1,060 | 639 |
| State Universities | $ 652 | $ 1,303 | 15 |
| Community & Technical Colleges | $ 786 | $ 1,571 | 19 |
| Fire Districts | $ 667 | $ 1,333 | 3 |
| Public Libraries | $ 659 | $ 1,250 | 109 |
| Metro Housing Authorities | $ 841 | $ 1,822 | 25 |
| Port Authorities | $ 1,000 | $ 2,000 | 2 |
| Regional Transit Authorities | $ 677 | $ 1,355 | 20 |
| REGION | | | |
| 1 - Akron/Canton | $ 513 | $ 1,027 | 217 |
| 2 - Cincinnati | $ 533 | $ 1,125 | 104 |
| 3 - Cleveland | $ 500 | $ 923 | 241 |
| 4 - Columbus | $ 535 | $ 1,166 | 165 |
| 5 - Dayton | $ 536 | $ 1,126 | 91 |
| 6 - Southeast Ohio | $ 695 | $ 1,487 | 104 |
| 7 - Toledo | $ 771 | $ 1,569 | 147 |
| 8 - Warren/Youngstown | $ 518 | $ 1,046 | 95 |
| EMPLOYEES COVERED | | | |
| 1 - 49 | $ 713 | $ 1,451 | 255 |
| 50 - 99 | $ 583 | $ 1,216 | 142 |
| 100 - 149 | $ 511 | $ 1,060 | 218 |
| 150 - 249 | $ 526 | $ 1,073 | 246 |
| 250 - 499 | $ 508 | $ 1,021 | 177 |
| 500 - 999 | $ 458 | $ 923 | 77 |
| 1,000 or more | $ 583 | $ 1,143 | 49 |

Note: Average deductible amounts include plans where employees contribute $0 to the annual deductible.
Note: n: number of plans.

Figures 11 and 12 show the distribution of PPO plans across deductible categories, illustrating the percentage of plans falling into each deductible level for both single and family coverage.

**Figure 11 – Deductible Categories for SINGLE In-Network Medical Coverage**

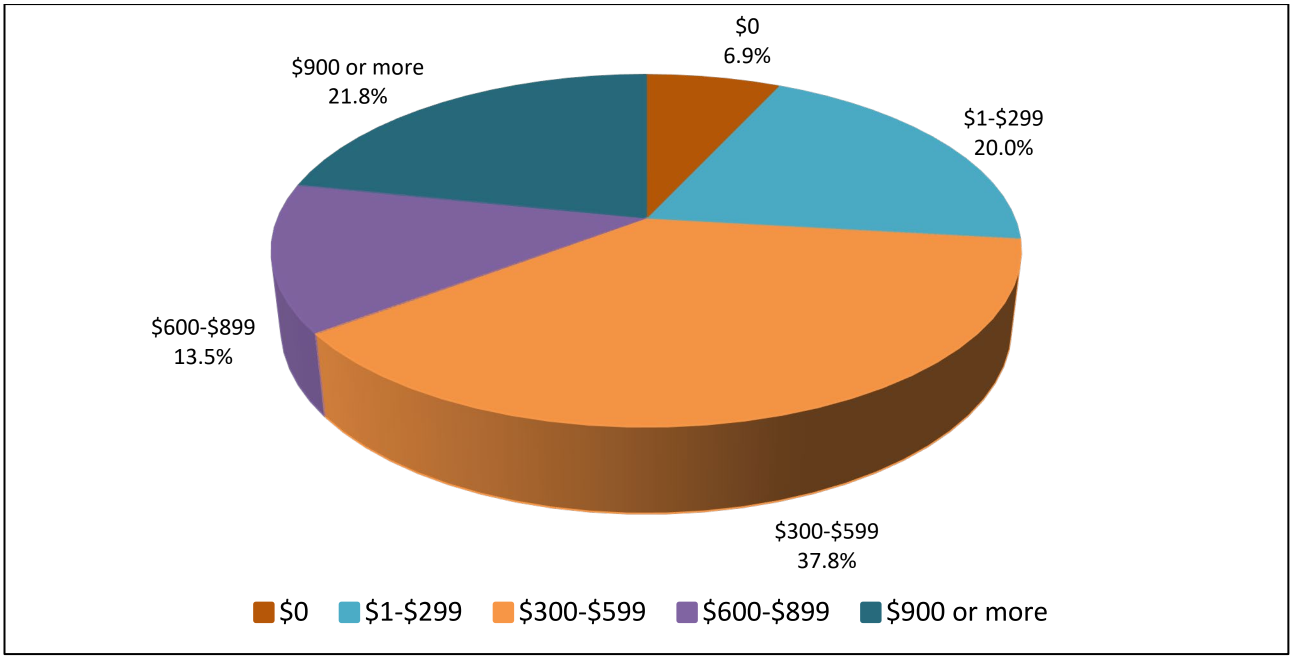
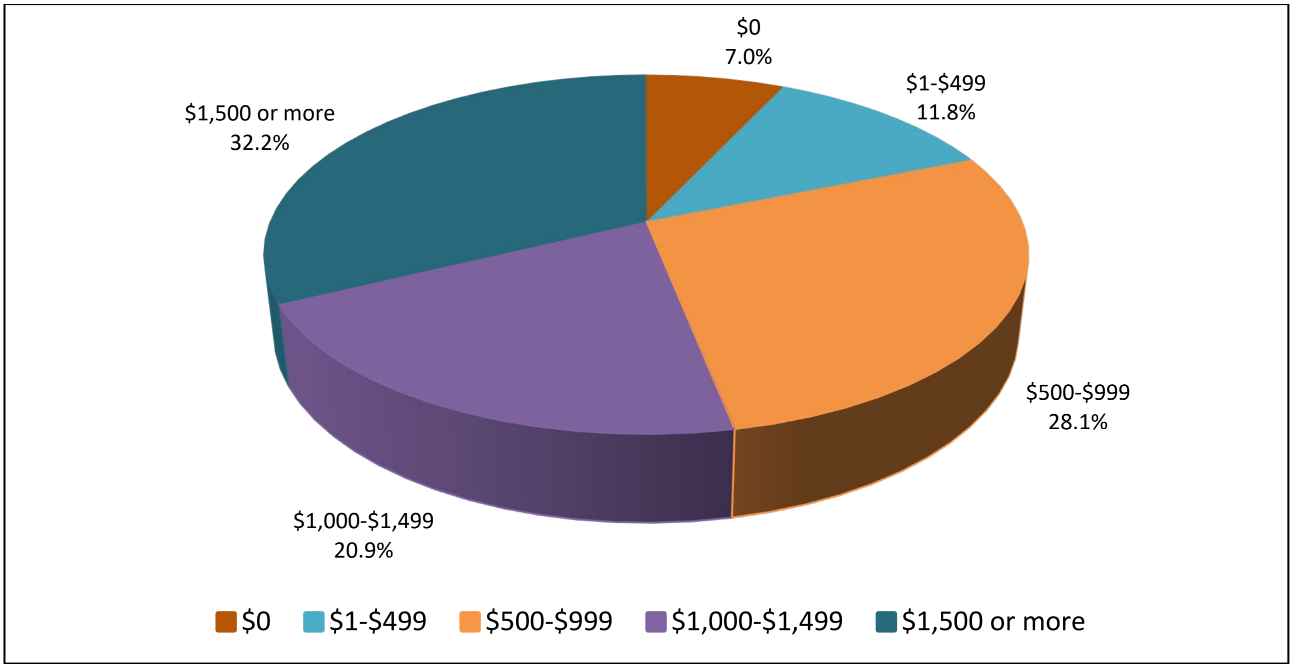



**Figure 12 – Deductible Categories for FAMILY In-Network Medical Coverage**



## NON-NETWORK DEDUCTIBLES

Table 25 presents the average non-network deductibles for PPO plans, segmented by jurisdiction, region, and the number of employees covered.

**Table 25 - Average Non-Network Deductible Amount (PPO Plans)**

| Comparison Group | Single | Family | n |
|---|---|---|---|
| STATEWIDE | $ 1,399 | $ 2,852 | 1,164 |
| State of Ohio | $ 800 | $ 1,600 | 1 |
| Counties | $ 1,610 | $ 3,333 | 90 |
| Cities | $ 1,347 | $ 2,685 | 191 |
| Townships | $ 2,688 | $ 5,944 | 50 |
| School Districts & Educational Svc. Centers | $ 1,079 | $ 2,231 | 639 |
| State Universities | $ 1,773 | $ 3,793 | 15 |
| Community & Technical Colleges | $ 2,134 | $ 3,492 | 19 |
| Fire Districts | $ 10,667 | $ 21,333 | 3 |
| Public Libraries | $ 1,778 | $ 3,491 | 109 |
| Metro Housing Authorities | $ 3,439 | $ 7,128 | 25 |
| Port Authorities | $ 2,375 | $ 4,750 | 2 |
| Regional Transit Authorities | $ 1,468 | $ 2,944 | 20 |
| REGION | | | |
| 1 - Akron/Canton | $ 1,158 | $ 2,331 | 217 |
| 2 - Cincinnati | $ 1,658 | $ 3,646 | 104 |
| 3 - Cleveland | $ 1,113 | $ 2,041 | 241 |
| 4 - Columbus | $ 1,297 | $ 2,745 | 165 |
| 5 - Dayton | $ 1,836 | $ 3,910 | 91 |
| 6 - Southeast Ohio | $ 1,644 | $ 3,430 | 104 |
| 7 - Toledo | $ 1,845 | $ 3,706 | 147 |
| 8 - Warren/Youngstown | $ 1,216 | $ 2,457 | 95 |
| EMPLOYEES COVERED | | | |
| 1 - 49 | $ 1,985 | $ 4,116 | 255 |
| 50 - 99 | $ 1,665 | $ 3,443 | 142 |
| 100 - 149 | $ 1,299 | $ 2,603 | 218 |
| 150 - 249 | $ 1,092 | $ 2,205 | 246 |
| 250 - 499 | $ 1,102 | $ 2,197 | 177 |
| 500 - 999 | $ 1,020 | $ 2,161 | 77 |
| 1,000 or more | $ 1,347 | $ 2,800 | 49 |

Note: Average deductible amounts include plans where employees contribute $0 to the annual deductible.
Note: n: number of plans.

## OUT-OF-POCKET MAXIMUMS

Tables 26 and 27 provide the average, minimum, and maximum out-of-pocket limits for single and family medical coverage under PPO plans.

### Table 26 - Average In-Network Out-of-Pocket Maximums (PPO Plans)

| Comparison Group | Single Average | Single Minimum | Single Maximum | Family Average | Family Minimum | Family Maximum | n |
|---|---|---|---|---|---|---|---|
| STATEWIDE | $ 3,085 | $ 0 | $ 10,600 | $ 6,092 | $ 0 | $ 21,200 | 1,164 |
| State of Ohio | $ 2,500 | $ 2,500 | $ 2,500 | $ 3,000 | $ 3,000 | $ 3,000 | 1 |
| Counties | $ 3,169 | $ 400 | $ 7,900 | $ 6,371 | $ 1,000 | $ 15,800 | 90 |
| Cities | $ 2,579 | $ 0 | $ 8,050 | $ 5,184 | $ 0 | $ 16,100 | 191 |
| Townships | $ 2,926 | $ 0 | $ 9,100 | $ 5,636 | $ 0 | $ 15,000 | 50 |
| School Districts & ESCs | $ 3,107 | $ 0 | $ 10,600 | $ 6,140 | $ 0 | $ 21,200 | 639 |
| State Universities | $ 4,173 | $ 1,300 | $ 10,200 | $ 8,453 | $ 2,600 | $ 20,400 | 15 |
| Community & Tech. Colleges | $ 3,932 | $ 1,400 | $ 7,350 | $ 7,863 | $ 2,800 | $ 14,700 | 19 |
| Fire Districts | $ 8,000 | $ 6,500 | $ 9,500 | $ 16,000 | $ 13,000 | $ 19,000 | 3 |
| Public Libraries | $ 3,267 | $ 500 | $ 9,100 | $ 6,064 | $ 1,000 | $ 18,200 | 109 |
| Metro Housing Authorities | $ 3,831 | $ 250 | $ 7,500 | $ 8,126 | $ 600 | $ 15,000 | 25 |
| Port Authorities | $ 4,100 | $ 2,500 | $ 5,700 | $ 8,200 | $ 5,000 | $ 11,400 | 2 |
| Regional Transit Authorities | $ 2,863 | $ 0 | $ 6,850 | $ 5,600 | $ 0 | $ 13,700 | 20 |
| REGION | | | | | | | |
| 1 - Akron/Canton | $ 2,454 | $ 0 | $ 10,600 | $ 4,917 | $ 0 | $ 21,200 | 217 |
| 2 - Cincinnati | $ 3,238 | $ 300 | $ 10,200 | $ 6,567 | $ 600 | $ 20,400 | 104 |
| 3 - Cleveland | $ 3,154 | $ 0 | $ 9,450 | $ 6,111 | $ 0 | $ 18,900 | 241 |
| 4 - Columbus | $ 3,045 | $ 0 | $ 10,600 | $ 6,082 | $ 0 | $ 21,200 | 165 |
| 5 - Dayton | $ 2,362 | $ 500 | $ 9,100 | $ 4,616 | $ 1,000 | $ 15,000 | 91 |
| 6 - Southeast Ohio | $ 4,002 | $ 300 | $ 10,600 | $ 7,933 | $ 300 | $ 21,200 | 104 |
| 7 - Toledo | $ 3,469 | $ 250 | $ 10,600 | $ 6,900 | $ 500 | $ 21,200 | 147 |
| 8 - Warren/Youngstown | $ 3,352 | $ 250 | $ 9,100 | $ 6,366 | $ 600 | $ 16,300 | 95 |
| EMPLOYEES COVERED | | | | | | | |
| 1 - 49 | $ 3,372 | $ 0 | $ 10,600 | $ 6,562 | $ 0 | $ 21,200 | 255 |
| 50 - 99 | $ 2,753 | $ 0 | $ 10,600 | $ 5,524 | $ 0 | $ 21,200 | 142 |
| 100 - 149 | $ 3,008 | $ 0 | $ 9,200 | $ 6,032 | $ 0 | $ 18,400 | 218 |
| 150 - 249 | $ 3,110 | $ 0 | $ 10,600 | $ 6,122 | $ 0 | $ 21,200 | 246 |
| 250 - 499 | $ 2,982 | $ 0 | $ 10,600 | $ 5,925 | $ 0 | $ 21,200 | 177 |
| 500 - 999 | $ 3,013 | $ 0 | $ 9,450 | $ 5,781 | $ 0 | $ 18,900 | 77 |
| 1,000 or more | $ 3,282 | $ 500 | $ 10,200 | $ 6,604 | $ 1,000 | $ 20,400 | 49 |

Note: Excludes plans that have unlimited out-of-pocket maximums.
Note: n: number of plans.

**Table 27 - Average Non-Network Out-of-Pocket Maximums (PPO Plans)**

| Comparison Group | Single Average | Single Minimum | Single Maximum | Family Average | Family Minimum | Family Maximum | n |
|---|---|---|---|---|---|---|---|
| STATEWIDE | $ 5,496 | $ 0 | $ 40,000 | $ 10,827 | $ 0 | $ 80,000 | 1,164 |
| State of Ohio | $ 5,000 | $ 5,000 | $ 5,000 | $ 10,000 | $ 10,000 | $ 10,000 | 1 |
| Counties | $ 6,083 | $ 700 | $ 30,200 | $ 12,248 | $ 1,400 | $ 60,400 | 90 |
| Cities | $ 5,197 | $ 500 | $ 22,300 | $ 10,515 | $ 1,000 | $ 44,600 | 191 |
| Townships | $ 9,363 | $ 0 | $ 39,000 | $ 17,955 | $ 0 | $ 75,000 | 50 |
| School Districts & ESCs | $ 4,462 | $ 400 | $ 40,000 | $ 8,894 | $ 500 | $ 80,000 | 639 |
| State Universities | $ 6,796 | $ 3,000 | $ 10,000 | $ 13,664 | $ 3,000 | $ 20,000 | 15 |
| Community & Tech. Colleges | $ 8,425 | $ 2,800 | $ 40,000 | $ 16,833 | $ 5,300 | $ 80,000 | 19 |
| Fire Districts | $ 24,000 | $ 19,500 | $ 28,500 | $ 48,000 | $ 39,000 | $ 57,000 | 3 |
| Public Libraries | $ 7,613 | $ 1,200 | $ 32,600 | $ 13,758 | $ 2,400 | $ 45,000 | 109 |
| Metro Housing Authorities | $ 9,139 | $ 1,250 | $ 22,500 | $ 19,057 | $ 2,500 | $ 45,000 | 25 |
| Port Authorities | $ 5,350 | $ 5,000 | $ 5,700 | $ 10,700 | $ 10,000 | $ 11,400 | 2 |
| Regional Transit Authorities | $ 5,344 | $ 1,500 | $ 13,700 | $ 10,496 | $ 2,500 | $ 27,400 | 20 |
| REGION | | | | | | | |
| 1 - Akron/Canton | $ 4,275 | $ 700 | $ 30,200 | $ 8,504 | $ 1,400 | $ 60,400 | 217 |
| 2 - Cincinnati | $ 6,567 | $ 1,000 | $ 39,000 | $ 13,310 | $ 500 | $ 57,000 | 104 |
| 3 - Cleveland | $ 4,631 | $ 400 | $ 32,600 | $ 8,106 | $ 500 | $ 44,100 | 241 |
| 4 - Columbus | $ 5,500 | $ 0 | $ 40,000 | $ 11,143 | $ 0 | $ 80,000 | 165 |
| 5 - Dayton | $ 6,047 | $ 1,000 | $ 40,000 | $ 12,285 | $ 2,000 | $ 80,000 | 91 |
| 6 - Southeast Ohio | $ 6,293 | $ 600 | $ 22,500 | $ 13,375 | $ 600 | $ 80,000 | 104 |
| 7 - Toledo | $ 6,576 | $ 500 | $ 21,200 | $ 12,987 | $ 1,000 | $ 44,100 | 147 |
| 8 - Warren/Youngstown | $ 5,647 | $ 800 | $ 20,700 | $ 10,285 | $ 1,600 | $ 41,400 | 95 |
| EMPLOYEES COVERED | | | | | | | |
| 1 - 49 | $ 7,758 | $ 0 | $ 39,000 | $ 14,751 | $ 0 | $ 75,000 | 255 |
| 50 - 99 | $ 5,529 | $ 800 | $ 21,200 | $ 11,132 | $ 2,000 | $ 44,100 | 142 |
| 100 - 149 | $ 4,966 | $ 600 | $ 22,300 | $ 9,894 | $ 600 | $ 44,600 | 218 |
| 150 - 249 | $ 4,356 | $ 400 | $ 40,000 | $ 8,853 | $ 1,000 | $ 80,000 | 246 |
| 250 - 499 | $ 4,574 | $ 600 | $ 30,200 | $ 9,155 | $ 1,200 | $ 60,400 | 177 |
| 500 - 999 | $ 4,621 | $ 500 | $ 18,400 | $ 8,933 | $ 500 | $ 31,500 | 77 |
| 1,000 or more | $ 5,626 | $ 500 | $ 13,700 | $ 11,415 | $ 500 | $ 27,400 | 49 |

Note: Excludes plans that have unlimited out-of-pocket maximums.
Note: n: number of plans.

## MEDICAL INSURANCE – HDHPs

### HDHP PREMIUMS

High Deductible Health Plans (HDHPs) are the second most commonly used plan type, representing 46.8% of all medical plans reported in 2026. Table 28 provides a detailed breakdown of average HDHP premiums, along with employer and employee contribution amounts. These averages include the costs of prescription, dental, and vision coverage when bundled with the medical premiums.

**Table 28 - Average Monthly Contributions Towards Medical Premium by Jurisdiction (HDHP Plans)**

| Comparison Group | Single Employer Share | Single Employee Share | Single Total Premium | Family Employer Share | Family Employee Share | Family Total Premium | n |
|---|---|---|---|---|---|---|---|
| STATEWIDE | $ 784.65 | $ 107.23 | $ 891.88 | $ 2,101.15 | $ 319.90 | $ 2,421.05 | 1,078 |
| **State of Ohio** | **$ 971.00** | **$ 108.00** | **$ 1,079.00** | **$ 2,912.00** | **$ 324.00** | **$ 3,236.00** | **1** |
| **Counties** | **$ 789.84** | **$ 98.75** | **$ 888.59** | **$ 2,220.58** | **$ 318.32** | **$ 2,538.90** | **55** |
| Less than 50,000 | $ 821.56 | $ 110.79 | $ 932.35 | $ 2,254.87 | $ 361.85 | $ 2,616.72 | 26 |
| 50,000 - 149,999 | $ 786.06 | $ 100.36 | $ 886.42 | $ 2,257.47 | $ 293.56 | $ 2,551.03 | 16 |
| 150,000 or more | $ 733.47 | $ 73.62 | $ 807.09 | $ 2,109.22 | $ 265.11 | $ 2,374.33 | 13 |
| **Cities** | **$ 793.97** | **$ 87.79** | **$ 881.76** | **$ 2,233.24** | **$ 257.26** | **$ 2,490.50** | **205** |
| Less than 25,000 | $ 782.51 | $ 82.87 | $ 865.38 | $ 2,241.51 | $ 250.29 | $ 2,491.80 | 155 |
| 25,000 - 99,999 | $ 811.43 | $ 103.77 | $ 915.20 | $ 2,229.36 | $ 279.48 | $ 2,508.84 | 46 |
| 100,000 or more | $ 1,031.60 | $ 92.28 | $ 1,123.88 | $ 1,967.91 | $ 262.97 | $ 2,230.88 | 4 |
| **Townships** | **$ 768.24** | **$ 77.90** | **$ 846.14** | **$ 2,243.31** | **$ 217.62** | **$ 2,460.93** | **104** |
| Less than 10,000 | $ 742.14 | $ 70.96 | $ 813.10 | $ 2,214.66 | $ 197.69 | $ 2,412.35 | 52 |
| 10,000 - 29,999 | $ 804.24 | $ 72.38 | $ 876.62 | $ 2,275.07 | $ 179.00 | $ 2,454.07 | 34 |
| 30,000 or more | $ 768.42 | $ 106.05 | $ 874.47 | $ 2,264.83 | $ 340.55 | $ 2,605.38 | 18 |
| **School Districts & ESCs** | **$ 781.24** | **$ 119.17** | **$ 900.41** | **$ 2,016.19** | **$ 331.50** | **$ 2,347.69** | **522** |
| Less than 1,000 | $ 783.44 | $ 102.93 | $ 886.37 | $ 2,038.08 | $ 274.34 | $ 2,312.42 | 141 |
| 1,000 - 2,499 | $ 786.40 | $ 123.84 | $ 910.24 | $ 2,041.47 | $ 345.00 | $ 2,386.47 | 213 |
| 2,500 - 9,999 | $ 743.96 | $ 121.03 | $ 864.99 | $ 1,917.50 | $ 332.42 | $ 2,249.92 | 109 |
| 10,000 or more | $ 813.06 | $ 134.41 | $ 947.47 | $ 2,038.84 | $ 438.08 | $ 2,476.92 | 14 |
| Educational Svc. Centers | $ 29.66 | $ 137.63 | $ 967.29 | $ 2,059.07 | $ 409.86 | $ 2,468.93 | 45 |
| **State Universities** | **$ 631.59** | **$ 123.87** | **$ 755.46** | **$ 1,827.15** | **$ 411.11** | **$ 2,238.26** | **12** |
| **Community & Tech. Colleges** | **$ 718.87** | **$ 127.70** | **$ 846.57** | **$ 2,112.95** | **$ 366.99** | **$ 2,479.94** | **22** |
| **Fire Districts** | **$ 555.77** | **$ 74.93** | **$ 630.70** | **$ 1,712.45** | **$ 240.59** | **$ 1,953.04** | **18** |
| **Public Libraries** | **$ 813.47** | **$ 114.52** | **$ 927.99** | **$ 1,962.48** | **$ 537.95** | **$ 2,500.43** | **104** |
| **Metro Housing Authorities** | **$ 937.95** | **$ 97.54** | **$ 1,035.49** | **$ 2,672.37** | **$ 283.46** | **$ 2,955.83** | **25** |
| **Port Authorities** | **$ 883.32** | **$ 109.90** | **$ 993.22** | **$ 2,454.73** | **$ 277.89** | **$ 2,732.62** | **4** |
| **Regional Transit Authorities** | **$ 970.61** | **$ 194.99** | **$ 1,165.60** | **$ 2,534.01** | **$ 604.35** | **$ 3,138.36** | **6** |

Note: Rows formatted with bold font include all HDHP plans reported for the comparison group.
Note: Includes plans where employees contribute $0 to the medical premium.
Note: Includes plans where the medical premium includes the cost of prescription and dental.
Note: n: number of plans.

Table 29 presents the data from Table 28, organized by region and the number of employees covered. These averages include the costs of prescription, dental, and vision coverage when bundled with the medical premiums. For a detailed breakdown of the counties listed in each region, please refer to page 61.

**Table 29 - Average Monthly Contributions Towards Medical Premium by Region and Employees Covered (HDHP Plans)**

| Comparison Group | Single Employer Share | Single Employee Share | Single Total Premium | Family Employer Share | Family Employee Share | Family Total Premium | n |
|---|---|---|---|---|---|---|---|
| STATEWIDE | $ 784.65 | $ 107.23 | $ 891.88 | $ 2,101.15 | $ 319.90 | $ 2,421.05 | 1,078 |
| **REGION** | | | | | | | |
| 1 - Akron/Canton | $ 735.74 | $ 82.60 | $ 818.34 | $ 2,074.44 | $ 242.98 | $ 2,317.42 | 74 |
| 2 - Cincinnati | $ 761.03 | $ 111.33 | $ 872.36 | $ 2,067.10 | $ 343.78 | $ 2,410.88 | 159 |
| 3 - Cleveland | $ 759.88 | $ 83.36 | $ 843.24 | $ 2,054.73 | $ 225.33 | $ 2,280.06 | 137 |
| 4 - Columbus | $ 835.98 | $ 117.67 | $ 953.65 | $ 2,266.71 | $ 374.11 | $ 2,640.82 | 207 |
| 5 - Dayton | $ 783.30 | $ 125.93 | $ 909.23 | $ 2,092.06 | $ 353.13 | $ 2,445.19 | 191 |
| 6 - Southeast Ohio | $ 871.89 | $ 128.09 | $ 999.98 | $ 2,138.69 | $ 398.66 | $ 2,537.35 | 84 |
| 7 - Toledo | $ 752.99 | $ 98.08 | $ 851.07 | $ 1,984.93 | $ 288.57 | $ 2,273.50 | 173 |
| 8 - Warren/Youngstown | $ 750.33 | $ 76.60 | $ 826.93 | $ 2,063.95 | $ 231.70 | $ 2,295.65 | 53 |
| **EMPLOYEES COVERED** | | | | | | | |
| 1 - 49 | $ 781.69 | $ 95.45 | $ 877.14 | $ 2,104.40 | $ 336.57 | $ 2,440.97 | 287 |
| 50 - 99 | $ 795.15 | $ 95.47 | $ 890.62 | $ 2,191.24 | $ 259.55 | $ 2,450.79 | 174 |
| 100 - 149 | $ 798.16 | $ 102.99 | $ 901.15 | $ 2,125.16 | $ 290.44 | $ 2,415.60 | 189 |
| 150 - 249 | $ 788.26 | $ 121.49 | $ 909.75 | $ 2,094.78 | $ 348.29 | $ 2,443.07 | 191 |
| 250 - 499 | $ 777.04 | $ 120.83 | $ 897.87 | $ 2,080.66 | $ 341.71 | $ 2,422.37 | 137 |
| 500 - 999 | $ 736.68 | $ 124.34 | $ 861.02 | $ 1,907.68 | $ 345.08 | $ 2,252.76 | 65 |
| 1,000 or more | $ 783.42 | $ 119.16 | $ 902.58 | $ 1,975.48 | $ 378.91 | $ 2,354.39 | 35 |

Note: Includes plans where employees contribute $0 to the medical premium.
Note: Includes plans where the medical premium includes the cost of prescription and dental.
Note: n: number of plans.

## EMPLOYER & EMPLOYEE SHARE OF MEDICAL PREMIUM

Table 30 shows the employer and employee shares of medical premiums for single and family HDHP plans, categorized by jurisdiction. This data corresponds directly with the information presented in Table 28.

**Table 30 - Cost-Sharing Percentage Towards Medical Premium by Jurisdiction (HDHP Plans)**

| Comparison Group | Single Employer Share | Single Employee Share | Family Employer Share | Family Employee Share | n |
|---|---|---|---|---|---|
| STATEWIDE | 87.9% | 12.1% | 86.7% | 13.3% | 1,078 |
| **State of Ohio** | **90.0%** | **10.0%** | **90.0%** | **10.0%** | **1** |
| **Counties** | **89.2%** | **10.8%** | **87.8%** | **12.2%** | **55** |
| Less than 50,000 | 88.4% | 11.6% | 86.5% | 13.5% | 26 |
| 50,000 - 149,999 | 88.8% | 11.2% | 88.7% | 11.3% | 16 |
| 150,000 or more | 91.2% | 8.8% | 89.1% | 10.9% | 13 |
| **Cities** | **89.6%** | **10.4%** | **89.2%** | **10.8%** | **205** |
| Less than 25,000 | 90.3% | 9.7% | 89.9% | 10.1% | 155 |
| 25,000 - 99,999 | 87.1% | 12.9% | 87.3% | 12.7% | 46 |
| 100,000 or more | 90.6% | 9.4% | 88.6% | 11.4% | 4 |
| **Townships** | **89.8%** | **10.2%** | **90.0%** | **10.0%** | **104** |
| Less than 10,000 | 91.1% | 8.9% | 91.5% | 8.5% | 52 |
| 10,000 - 29,999 | 88.9% | 11.1% | 89.4% | 10.6% | 34 |
| 30,000 or more | 88.2% | 11.8% | 86.8% | 13.2% | 18 |
| **School Districts & ESCs** | **87.0%** | **13.0%** | **86.1%** | **13.9%** | **522** |
| Less than 1,000 | 88.6% | 11.4% | 88.4% | 11.6% | 141 |
| 1,000 - 2,499 | 86.7% | 13.3% | 85.9% | 14.1% | 213 |
| 2,500 - 9,999 | 86.3% | 13.7% | 85.6% | 14.4% | 109 |
| 10,000 or more | 85.8% | 14.2% | 82.3% | 17.7% | 14 |
| Educational Svc. Centers | 85.4% | 14.6% | 82.9% | 17.1% | 45 |
| **State Universities** | **83.3%** | **16.7%** | **81.5%** | **18.5%** | **12** |
| **Community & Technical Colleges** | **85.0%** | **15.0%** | **84.2%** | **15.8%** | **22** |
| **Fire Districts** | **88.1%** | **11.9%** | **87.5%** | **12.5%** | **18** |
| **Public Libraries** | **86.9%** | **13.1%** | **78.4%** | **21.6%** | **104** |
| **Metro Housing Authorities** | **90.1%** | **9.9%** | **90.0%** | **10.0%** | **25** |
| **Port Authorities** | **89.9%** | **10.1%** | **90.5%** | **9.5%** | **4** |
| **Regional Transit Authorities** | **82.6%** | **17.4%** | **81.1%** | **18.9%** | **6** |

Note: Rows formatted with bold font include all HDHP plans reported for the comparison group.
Note: Includes plans where employees contribute $0 to the medical premium.
Note: Includes plans where the medical premium includes the cost of prescription and dental.
Note: n: number of plans.

Table 31 continues the data from Table 30, providing a breakdown of employer and employee percentage share of costs by region and number of employees covered. This information aligns with the regional data presented in Table 29.

**Table 31 - Cost-Sharing Percentage Towards Medical Premium by Region and Employees Covered (HDHP Plans)**

| Comparison Group | Single Employer Share | Single Employee Share | Family Employer Share | Family Employee Share | n |
|---|---|---|---|---|---|
| STATEWIDE | 87.9% | 12.1% | 86.7% | 13.3% | 1,078 |
| REGION | | | | | |
| 1 - Akron/Canton | 90.0% | 10.0% | 89.0% | 11.0% | 74 |
| 2 - Cincinnati | 86.2% | 13.8% | 84.5% | 15.5% | 159 |
| 3 - Cleveland | 90.2% | 9.8% | 90.1% | 9.9% | 137 |
| 4 - Columbus | 87.4% | 12.6% | 85.6% | 14.4% | 207 |
| 5 - Dayton | 86.3% | 13.7% | 85.6% | 14.4% | 191 |
| 6 - Southeast Ohio | 86.9% | 13.1% | 84.0% | 16.0% | 84 |
| 7 - Toledo | 88.5% | 11.5% | 87.7% | 12.3% | 173 |
| 8 - Warren/Youngstown | 91.0% | 9.0% | 90.3% | 9.7% | 53 |
| EMPLOYEES COVERED | | | | | |
| 1 - 49 | 88.6% | 11.4% | 85.8% | 14.2% | 287 |
| 50 - 99 | 89.2% | 10.8% | 89.4% | 10.6% | 174 |
| 100 - 149 | 88.6% | 11.4% | 88.0% | 12.0% | 189 |
| 150 - 249 | 86.4% | 13.6% | 85.4% | 14.6% | 191 |
| 250 - 499 | 86.9% | 13.1% | 86.0% | 14.0% | 137 |
| 500 - 999 | 85.7% | 14.3% | 85.1% | 14.9% | 65 |
| 1,000 or more | 86.5% | 13.5% | 84.0% | 16.0% | 35 |

Note: Includes plans where employees contribute $0 to the medical premium.
Note: Includes plans where the medical premium includes the cost of prescription and dental.
Note: n: number of plans.

## NETWORK DEDUCTIBLES

Table 32 presents the average deductibles for High Deductible Health Plans (HDHPs), broken down by jurisdiction, region, and the number of employees covered.

**Table 32 - Average In-Network Deductible Amount (HDHPs)**

| Comparison Group | Single | Family | n |
|---|---|---|---|
| STATEWIDE | $ 3,330 | $ 6,512 | 1,078 |
| State of Ohio | $ 2,000 | $ 4,000 | 1 |
| Counties | $ 2,911 | $ 5,789 | 55 |
| Cities | $ 3,137 | $ 6,231 | 205 |
| Townships | $ 4,104 | $ 8,129 | 104 |
| School Districts & Educational Svc. Centers | $ 3,172 | $ 6,131 | 522 |
| State Universities | $ 2,788 | $ 5,508 | 12 |
| Community & Technical Colleges | $ 3,986 | $ 6,974 | 22 |
| Fire Districts | $ 4,031 | $ 8,061 | 18 |
| Public Libraries | $ 3,712 | $ 7,399 | 104 |
| Metro Housing Authorities | $ 3,794 | $ 7,700 | 25 |
| Port Authorities | $ 2,800 | $ 5,600 | 4 |
| Regional Transit Authorities | $ 2,650 | $ 5,300 | 6 |
| REGION | | | |
| 1 - Akron/Canton | $ 3,679 | $ 7,235 | 74 |
| 2 - Cincinnati | $ 3,066 | $ 5,923 | 159 |
| 3 - Cleveland | $ 3,904 | $ 7,691 | 137 |
| 4 - Columbus | $ 3,405 | $ 6,686 | 207 |
| 5 - Dayton | $ 2,952 | $ 5,784 | 191 |
| 6 - Southeast Ohio | $ 3,433 | $ 6,880 | 84 |
| 7 - Toledo | $ 3,305 | $ 6,299 | 173 |
| 8 - Warren/Youngstown | $ 3,138 | $ 6,294 | 53 |
| EMPLOYEES COVERED | | | |
| 1 - 49 | $ 3,760 | $ 7,448 | 287 |
| 50 - 99 | $ 3,192 | $ 6,264 | 174 |
| 100 - 149 | $ 3,291 | $ 6,399 | 189 |
| 150 - 249 | $ 3,154 | $ 6,152 | 191 |
| 250 - 499 | $ 3,152 | $ 6,078 | 137 |
| 500 - 999 | $ 3,208 | $ 6,245 | 65 |
| 1,000 or more | $ 2,571 | $ 4,997 | 35 |

Note: Average deductible amounts include plans where employees contribute $0 to the annual deductible.
Note: n: number of plans.

Figures 13 and 14 show the distribution of High Deductible Health Plans (HDHPs) across in-network deductible categories, illustrating the percentage of plans falling into each deductible level for both single and family coverage.

**Figure 13 - Deductible Categories for SINGLE In-Network Medical Coverage**

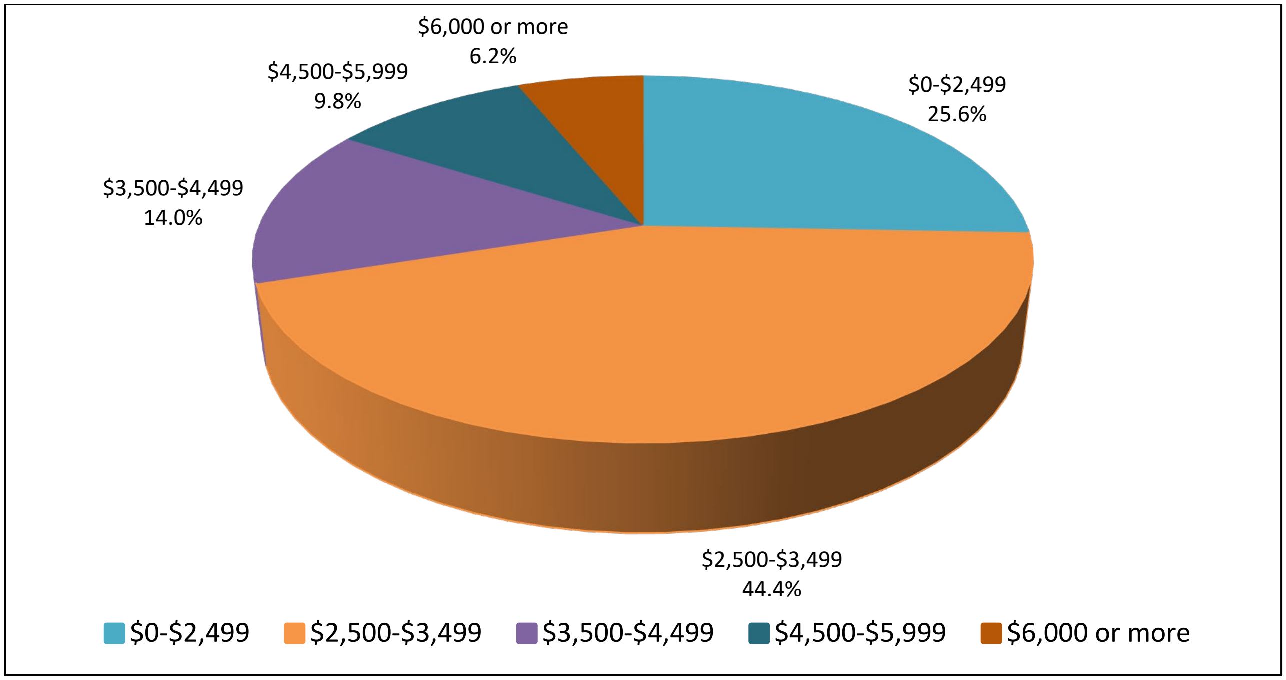
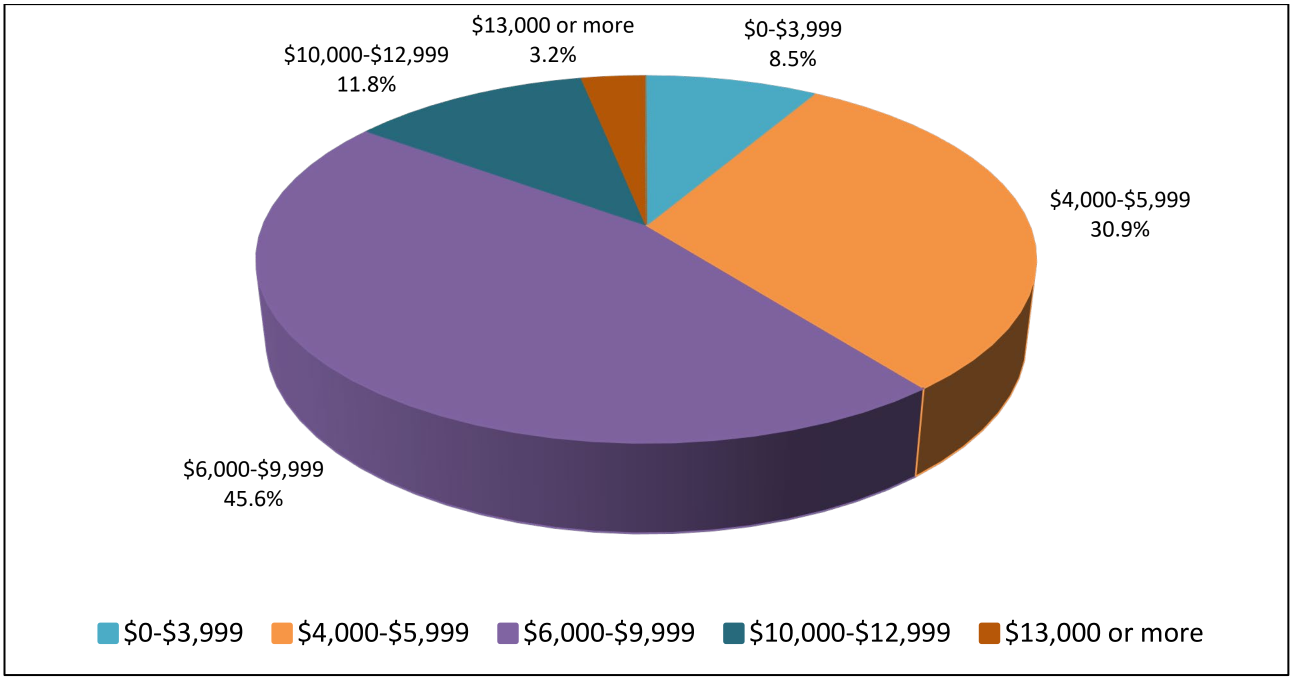



**Figure 14 – Deductible Categories for FAMILY In-Network Medical Coverage**



## NON-NETWORK DEDUCTIBLES

Table 33 presents the average non-network deductibles for High Deductible Health Plans, segmented by jurisdiction, region, and the number of employees covered.

**Table 33 - Average Non-Network Deductible Amount (HDHPs)**

| Comparison Group | Single | Family | n |
|---|---|---|---|
| STATEWIDE | $ 6,376 | $ 12,618 | 1,078 |
| State of Ohio | $ 4,000 | $ 8,000 | 1 |
| Counties | $ 5,268 | $ 10,471 | 55 |
| Cities | $ 6,257 | $ 12,547 | 205 |
| Townships | $ 8,507 | $ 17,210 | 104 |
| School Districts & Educational Svc. Centers | $ 5,397 | $ 10,526 | 522 |
| State Universities | $ 5,617 | $ 10,233 | 12 |
| Community & Technical Colleges | $ 8,091 | $ 14,490 | 22 |
| Fire Districts | $ 9,593 | $ 18,950 | 18 |
| Public Libraries | $ 8,838 | $ 18,285 | 104 |
| Metro Housing Authorities | $ 9,598 | $ 19,309 | 25 |
| Port Authorities | $ 4,600 | $ 9,200 | 4 |
| Regional Transit Authorities | $ 6,208 | $ 12,417 | 6 |
| REGION | | | |
| 1 - Akron/Canton | $ 8,260 | $ 15,694 | 74 |
| 2 - Cincinnati | $ 5,797 | $ 11,628 | 159 |
| 3 - Cleveland | $ 7,152 | $ 14,171 | 137 |
| 4 - Columbus | $ 6,419 | $ 12,804 | 207 |
| 5 - Dayton | $ 5,750 | $ 11,528 | 191 |
| 6 - Southeast Ohio | $ 7,060 | $ 14,417 | 84 |
| 7 - Toledo | $ 5,657 | $ 10,758 | 173 |
| 8 - Warren/Youngstown | $ 6,821 | $ 13,578 | 53 |
| EMPLOYEES COVERED | | | |
| 1 - 49 | $ 8,174 | $ 16,761 | 287 |
| 50 - 99 | $ 6,412 | $ 12,737 | 174 |
| 100 - 149 | $ 5,850 | $ 11,356 | 189 |
| 150 - 249 | $ 5,386 | $ 10,402 | 191 |
| 250 - 499 | $ 5,602 | $ 10,780 | 137 |
| 500 - 999 | $ 5,908 | $ 11,626 | 65 |
| 1,000 or more | $ 4,463 | $ 8,574 | 35 |

Note: Average deductible amounts include plans where employees contribute $0 to the annual deductible.
Note: n: number of plans.

## OUT-OF-POCKET MAXIMUMS

Tables 34 and 35 show the average, minimum, and maximum out-of-pocket limits for single and family medical coverage across all reported High Deductible Health Plans (HDHPs), with Table 34 detailing in-network amounts and Table 35 presenting non-network amounts.

**Table 34 - Average In-Network Out-of-Pocket Maximums (HDHPs)**

| Comparison Group | Single Average | Single Minimum | Single Maximum | Family Average | Family Minimum | Family Maximum | n |
|---|---|---|---|---|---|---|---|
| STATEWIDE | $ 4,785 | $ 1,500 | $ 19,000 | $ 9,410 | $ 1,500 | $ 38,000 | 1,078 |
| State of Ohio | $ 3,500 | $ 3,500 | $ 3,500 | $ 7,000 | $ 7,000 | $ 7,000 | 1 |
| Counties | $ 4,637 | $ 2,700 | $ 9,000 | $ 9,219 | $ 5,000 | $ 20,000 | 55 |
| Cities | $ 4,319 | $ 1,500 | $ 12,100 | $ 8,474 | $ 1,500 | $ 24,200 | 205 |
| Townships | $ 5,423 | $ 1,800 | $ 13,000 | $ 10,765 | $ 3,600 | $ 26,200 | 104 |
| School Districts & ESCs | $ 4,481 | $ 1,700 | $ 19,000 | $ 8,799 | $ 3,400 | $ 38,000 | 522 |
| State Universities | $ 4,988 | $ 2,200 | $ 6,750 | $ 9,458 | $ 4,400 | $ 13,100 | 12 |
| Community & Tech. Colleges | $ 5,245 | $ 2,650 | $ 8,150 | $ 9,721 | $ 5,300 | $ 15,000 | 22 |
| Fire Districts | $ 6,444 | $ 3,400 | $ 9,000 | $ 12,888 | $ 6,500 | $ 19,500 | 18 |
| Public Libraries | $ 5,955 | $ 2,000 | $ 12,850 | $ 11,944 | $ 3,300 | $ 30,000 | 104 |
| Metro Housing Authorities | $ 6,310 | $ 1,700 | $ 12,500 | $ 12,456 | $ 3,400 | $ 25,000 | 25 |
| Port Authorities | $ 3,300 | $ 2,500 | $ 4,000 | $ 6,600 | $ 5,000 | $ 8,000 | 4 |
| Regional Transit Authorities | $ 5,017 | $ 3,000 | $ 7,000 | $ 10,033 | $ 6,000 | $ 14,000 | 6 |
| REGION | | | | | | | |
| 1 - Akron/Canton | $ 5,092 | $ 1,500 | $ 12,100 | $ 10,015 | $ 1,500 | $ 24,200 | 74 |
| 2 - Cincinnati | $ 4,297 | $ 1,700 | $ 10,000 | $ 8,564 | $ 3,400 | $ 20,000 | 159 |
| 3 - Cleveland | $ 5,290 | $ 1,650 | $ 19,000 | $ 10,615 | $ 3,300 | $ 38,000 | 137 |
| 4 - Columbus | $ 5,004 | $ 1,700 | $ 14,600 | $ 9,788 | $ 3,400 | $ 29,200 | 207 |
| 5 - Dayton | $ 3,983 | $ 1,650 | $ 9,500 | $ 7,738 | $ 3,300 | $ 27,000 | 191 |
| 6 - Southeast Ohio | $ 5,618 | $ 1,700 | $ 12,000 | $ 11,402 | $ 3,400 | $ 30,000 | 84 |
| 7 - Toledo | $ 4,913 | $ 1,800 | $ 12,500 | $ 9,404 | $ 3,300 | $ 25,000 | 173 |
| 8 - Warren/Youngstown | $ 4,817 | $ 1,900 | $ 10,150 | $ 9,491 | $ 3,800 | $ 20,300 | 53 |
| EMPLOYEES COVERED | | | | | | | |
| 1 – 49 | $ 5,604 | $ 1,650 | $ 13,000 | $ 11,150 | $ 3,300 | $ 30,000 | 287 |
| 50 – 99 | $ 4,392 | $ 1,500 | $ 10,150 | $ 8,601 | $ 1,500 | $ 20,300 | 174 |
| 100 - 149 | $ 4,637 | $ 1,700 | $ 14,600 | $ 9,099 | $ 3,400 | $ 29,200 | 189 |
| 150 - 249 | $ 4,644 | $ 1,650 | $ 19,000 | $ 9,107 | $ 3,300 | $ 38,000 | 191 |
| 250 - 499 | $ 4,352 | $ 1,700 | $ 9,450 | $ 8,506 | $ 3,400 | $ 18,900 | 137 |
| 500 - 999 | $ 4,586 | $ 1,700 | $ 12,250 | $ 9,045 | $ 3,400 | $ 24,500 | 65 |
| 1,000 or more | $ 3,615 | $ 1,700 | $ 6,750 | $ 6,982 | $ 3,400 | $ 11,000 | 35 |

Note: Excludes plans that have unlimited out-of-pocket maximums.
Note: n: number of plans.

Table 35 - Average Non-Network Out-of-Pocket Maximums (HDHPs)

| Comparison Group | Single Average | Single Minimum | Single Maximum | Family Average | Family Minimum | Family Maximum | n |
|---|---|---|---|---|---|---|---|
| STATEWIDE | $ 10,756 | $ 1,000 | $ 37,500 | $ 21,516 | $ 2,000 | $ 90,000 | 1,078 |
| State of Ohio | $ 7,000 | $ 7,000 | $ 7,000 | $ 14,000 | $ 14,000 | $ 14,000 | 1 |
| Counties | $ 10,385 | $ 3,400 | $ 21,000 | $ 20,722 | $ 6,800 | $ 42,000 | 55 |
| Cities | $ 10,401 | $ 2,700 | $ 25,000 | $ 20,887 | $ 6,000 | $ 75,000 | 205 |
| Townships | $ 13,739 | $ 3,000 | $ 26,200 | $ 28,088 | $ 6,000 | $ 75,000 | 104 |
| School Districts & ESCs | $ 8,809 | $ 1,000 | $ 35,000 | $ 17,425 | $ 2,000 | $ 70,000 | 522 |
| State Universities | $ 9,396 | $ 4,200 | $ 20,000 | $ 18,542 | $ 8,400 | $ 40,000 | 12 |
| Community & Tech. Colleges | $ 13,671 | $ 5,000 | $ 32,600 | $ 23,770 | $ 9,000 | $ 45,000 | 22 |
| Fire Districts | $ 15,973 | $ 7,500 | $ 27,000 | $ 33,129 | $ 9,450 | $ 54,000 | 18 |
| Public Libraries | $ 15,698 | $ 2,000 | $ 30,000 | $ 32,973 | $ 4,500 | $ 90,000 | 104 |
| Metro Housing Authorities | $ 17,672 | $ 3,400 | $ 37,500 | $ 35,217 | $ 3,900 | $ 75,000 | 25 |
| Port Authorities | $ 9,500 | $ 7,500 | $ 12,500 | $ 19,000 | $ 15,000 | $ 25,000 | 4 |
| Regional Transit Authorities | $ 14,060 | $ 5,300 | $ 22,500 | $ 28,120 | $ 10,600 | $ 45,000 | 6 |
| REGION | | | | | | | |
| 1 - Akron/Canton | $ 13,266 | $ 4,000 | $ 32,600 | $ 25,872 | $ 6,000 | $ 60,000 | 74 |
| 2 - Cincinnati | $ 10,065 | $ 2,000 | $ 25,000 | $ 20,864 | $ 4,000 | $ 75,000 | 159 |
| 3 - Cleveland | $ 11,838 | $ 3,400 | $ 27,000 | $ 23,847 | $ 5,500 | $ 54,000 | 137 |
| 4 - Columbus | $ 10,902 | $ 3,325 | $ 32,600 | $ 21,897 | $ 6,500 | $ 90,000 | 207 |
| 5 - Dayton | $ 9,070 | $ 2,000 | $ 30,000 | $ 17,948 | $ 4,000 | $ 60,000 | 191 |
| 6 - Southeast Ohio | $ 12,807 | $ 3,300 | $ 30,000 | $ 26,320 | $ 6,600 | $ 60,000 | 84 |
| 7 - Toledo | $ 10,041 | $ 1,000 | $ 37,500 | $ 19,457 | $ 2,000 | $ 75,000 | 173 |
| 8 - Warren/Youngstown | $ 11,345 | $ 3,007 | $ 27,000 | $ 22,393 | $ 3,900 | $ 60,000 | 53 |
| EMPLOYEES COVERED | | | | | | | |
| 1 - 49 | $ 14,272 | $ 2,000 | $ 37,500 | $ 29,465 | $ 3,900 | $ 90,000 | 287 |
| 50 - 99 | $ 10,529 | $ 3,300 | $ 22,500 | $ 20,924 | $ 6,000 | $ 45,000 | 174 |
| 100 - 149 | $ 9,665 | $ 3,007 | $ 22,500 | $ 19,128 | $ 6,014 | $ 45,000 | 189 |
| 150 - 249 | $ 9,255 | $ 3,400 | $ 32,600 | $ 18,110 | $ 6,800 | $ 51,300 | 191 |
| 250 - 499 | $ 9,293 | $ 1,000 | $ 32,600 | $ 18,227 | $ 2,000 | $ 40,000 | 137 |
| 500 - 999 | $ 9,103 | $ 3,400 | $ 35,000 | $ 17,823 | $ 6,800 | $ 70,000 | 65 |
| 1,000 or more | $ 7,112 | $ 2,000 | $ 12,000 | $ 14,174 | $ 4,000 | $ 24,000 | 35 |

Note: Excludes plans that have unlimited out-of-pocket maximums.
Note: n: number of plans.

## HEALTH SAVINGS ACCOUNT

A Health Savings Account (HSA) is a tax-exempt savings account that employees can use to pay or reimburse qualified medical expenses. Table 36 details the average annual employer contributions to HSAs for employees enrolled in High Deductible Health Plans.

**Table 36 - Health Savings Account Annual Employer Contribution**

| Comparison Group | Single Average | Single Minimum | Single Maximum | Family Average | Family Minimum | Family Maximum | n |
|---|---|---|---|---|---|---|---|
| STATEWIDE | $ 1,356 | $ 200 | $ 4,670 | $ 2,628 | $ 250 | $ 8,550 | 591 |
| State of Ohio | $ 1,000 | $ 1,000 | $ 1,000 | $ 2,000 | $ 2,000 | $ 2,000 | 1 |
| Counties | $ 962 | $ 200 | $ 2,500 | $ 1,960 | $ 400 | $ 5,000 | 28 |
| Cities | $ 1,588 | $ 200 | $ 3,750 | $ 3,139 | $ 500 | $ 7,500 | 136 |
| Townships | $ 1,888 | $ 600 | $ 4,300 | $ 3,689 | $ 1,200 | $ 8,550 | 39 |
| School Districts & ESCs | $ 1,225 | $ 250 | $ 3,400 | $ 2,403 | $ 250 | $ 6,800 | 305 |
| State Universities | $ 703 | $ 500 | $ 1,300 | $ 1,331 | $ 1,000 | $ 2,000 | 8 |
| Community & Tech. Colleges | $ 1,471 | $ 400 | $ 4,670 | $ 2,663 | $ 800 | $ 5,750 | 18 |
| Fire Districts | $ 900 | $ 500 | $ 1,250 | $ 2,000 | $ 1,000 | $ 4,000 | 5 |
| Public Libraries | $ 1,457 | $ 250 | $ 4,400 | $ 2,334 | $ 250 | $ 8,400 | 37 |
| Metro Housing | $ 1,323 | $ 500 | $ 3,100 | $ 2,330 | $ 1,000 | $ 4,300 | 10 |
| Port Authorities | $ 1,783 | $ 1,000 | $ 3,000 | $ 3,567 | $ 2,000 | $ 6,000 | 3 |
| Regional Transit Authorities | $ 950 | $ 950 | $ 950 | $ 1,800 | $ 1,800 | $ 1,800 | 1 |

Note: n: number of employers.

Figures 15 and 16 categorize employer HSA contributions by contribution amount, illustrating the distribution of funding levels.

**Figure 15 – HSA Employer SINGLE Contribution**

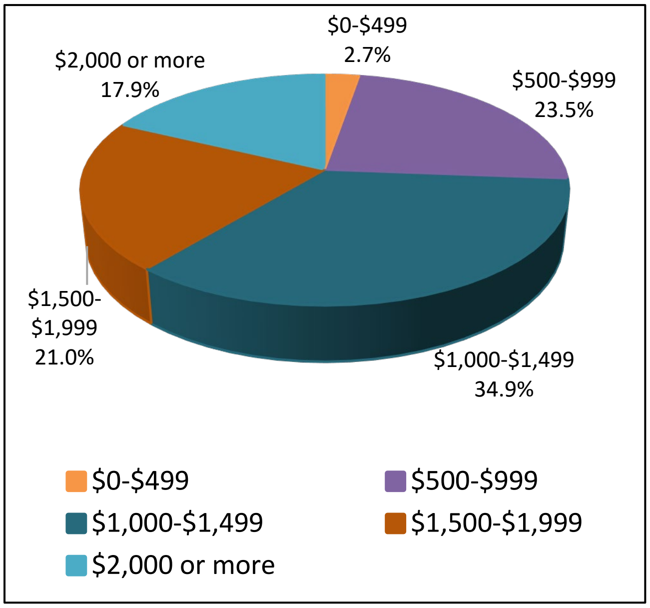
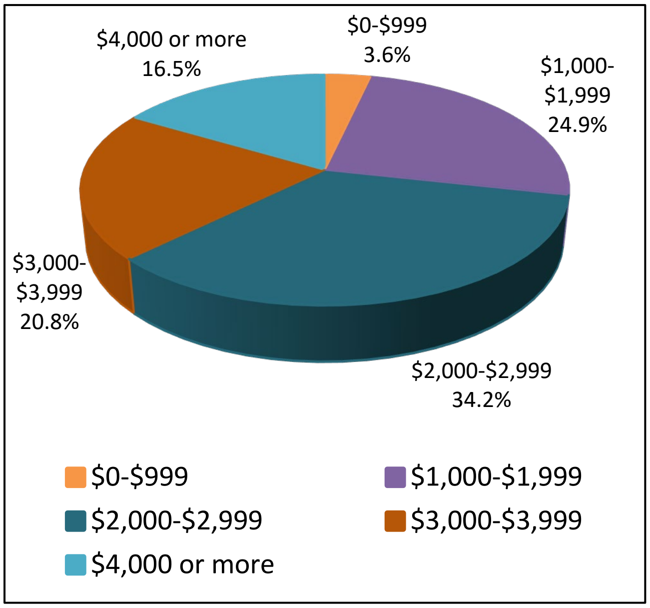



**Figure 16 - HSA Employer FAMILY Contribution**



## PRESCRIPTION INSURANCE

### PRESCRIPTION CARVE-OUT PREMIUMS

Table 37 presents the employer and employee prescription premiums for standalone prescription plans, with these costs reported separately from the medical premiums. For a detailed breakdown of the counties listed in each region, please refer to page 61.

**Table 37 - Average Prescription Monthly Premiums**

| Comparison Group | Single Employer Share | Single Employee Share | Single Total Premium | Family Employer Share | Family Employee Share | Family Total Premium | n | Single Employee Share | Family Employee Share |
|---|---|---|---|---|---|---|---|---|---|
| STATEWIDE | $ 195.82 | $ 22.84 | $ 218.66 | $ 450.68 | $ 57.58 | $ 508.26 | 58 | 10.9% | 11.3% |
| State of Ohio | - | - | - | - | - | - | 0 | - | - |
| Counties | $ 191.49 | $ 14.12 | $ 205.61 | $ 526.31 | $ 45.78 | $ 572.09 | 11 | 6.2% | 7.2% |
| Cities | $ 222.18 | $ 25.31 | $ 247.49 | $ 358.95 | $ 57.37 | $ 416.32 | 5 | 11.1% | 13.5% |
| Townships | - | - | - | - | - | - | 0 | - | - |
| School Districts & ESCs | $ 197.48 | $ 24.76 | $ 222.24 | $ 441.11 | $ 60.94 | $ 502.05 | 41 | 11.7% | 12.1% |
| State Universities | - | - | - | - | - | - | 0 | - | - |
| Community & Tech. Colleges | - | - | - | - | - | - | 0 | - | - |
| Fire Districts | - | - | - | - | - | - | 0 | - | - |
| Public Libraries | $ 70.00 | $ 30.00 | $ 100.00 | - | - | - | 1 | 30% | - |
| Metro Housing Authorities | - | - | - | - | - | - | 0 | - | - |
| Port Authorities | - | - | - | - | - | - | 0 | - | - |
| Regional Transit Authorities | - | - | - | - | - | - | 0 | - | - |
| REGION | | | | | | | | | |
| 1 - Akron/Canton | $ 196.83 | $ 23.49 | $ 220.32 | $ 517.01 | $ 59.27 | $ 576.28 | 16 | 10.6% | 10.5% |
| 2 - Cincinnati | - | - | - | - | - | - | 0 | - | - |
| 3 – Cleveland | $ 153.22 | $ 24.66 | $ 177.88 | $ 352.29 | $ 54.22 | $ 406.51 | 20 | 14.2% | 13.2% |
| 4 – Columbus | $ 229.85 | $ 26.96 | $ 256.81 | $ 444.13 | $ 76.89 | $ 521.02 | 5 | 11.5% | 14.9% |
| 5 - Dayton | - | - | - | - | - | - | 0 | - | - |
| 6 - Southeast Ohio | $ 334.21 | $ 30.91 | $ 365.12 | $ 491.50 | $ 90.23 | $ 581.73 | 6 | 9.2% | 13.5% |
| 7 - Toledo | $ 151.69 | $ 5.93 | $ 157.62 | $ 346.94 | $ 14.89 | $ 361.83 | 3 | 4.3% | 4.3% |
| 8 - Warren/Youngstown | $ 209.10 | $ 15.70 | $ 224.80 | $ 580.69 | $ 42.09 | $ 622.78 | 8 | 6.5% | 6.5% |
| EMPLOYEES COVERED | | | | | | | | | |
| 1 - 49 | $ 184.98 | $ 13.11 | $ 198.09 | $ 579.33 | $ 40.06 | $ 619.39 | 8 | 8.0% | 6.3% |
| 50 - 99 | $ 188.09 | $ 16.27 | $ 204.36 | $ 477.17 | $ 41.06 | $ 518.23 | 5 | 8.8% | 8.8% |
| 100 - 149 | $ 197.05 | $ 28.06 | $ 225.11 | $ 480.28 | $ 66.88 | $ 547.16 | 13 | 12.5% | 12.3% |
| 150 - 249 | $ 279.49 | $ 28.19 | $ 307.68 | $ 462.39 | $ 50.78 | $ 513.17 | 7 | 9.7% | 9.9% |
| 250 - 499 | $ 180.69 | $ 21.58 | $ 202.27 | $ 417.57 | $ 65.33 | $ 482.90 | 16 | 10.6% | 12.1% |
| 500 - 999 | $ 144.66 | $ 27.02 | $ 171.68 | $ 313.63 | $ 58.60 | $ 372.23 | 5 | 15.8% | 15.8% |
| 1,000 or more | $ 222.18 | $ 25.31 | $ 247.49 | $ 374.17 | $ 58.56 | $ 432.73 | 4 | 11.1% | 13.1% |

Note: Includes plans where employees contribute $0 to the medical premium.
Note: n: number of plans.

## PRESCRIPTION COPAYS/COINSURANCE – ALL PLAN TYPES

Table 38 summarizes the average retail prescription copays and coinsurance amounts across all reported prescription plans, including both standalone and integrated arrangements. The data is based on information from 2,262 prescription plans submitted in the survey.

**Table 38 - Average Prescription Retail Copays/Coinsurance**

| Comparison Group | Network | n | Non-Network | n |
|---|---|---|---|---|
| Dollar Copay Amount | | | | |
| Generic | $ 9.53 | 1,764 | $ 11.87 | 728 |
| Brand (Formulary) | $ 28.46 | 1,735 | $ 11.87 | 728 |
| Brand (Non-Formulary) | $ 49.75 | 1,654 | $ 40.05 | 692 |
| Cosmetic/Biologic | $ 106.01 | 1,012 | $ 62.54 | 477 |
| Coinsurance Percentage | | | | |
| Generic | 18.0% | 817 | 43.9% | 885 |
| Brand (Formulary) | 18.9% | 834 | 44.2% | 887 |
| Brand (Non-Formulary) | 22.4% | 844 | 43.6% | 862 |
| Cosmetic/Biologic | 21.9% | 1,016 | 43.6% | 804 |
| Note: n: number of plans. | | | | |

Table 39 summarizes the average mail-order prescription copays and coinsurance amounts across all reported prescription plans, including both standalone and integrated arrangements. The data is based on information from 2,262 prescription plans submitted in the survey.

**Table 39 - Average Prescription Mail Order Copays/Coinsurance**

| Comparison Group | Network | n | Non-Network | n |
|---|---|---|---|---|
| Dollar Copay Amount | | | | |
| Generic | $ 18.33 | 1,768 | $ 11.71 | 550 |
| Brand (Formulary) | $ 57.75 | 1,731 | $ 28.17 | 539 |
| Brand (Non-Formulary) | $ 102.89 | 1,671 | $ 49.06 | 527 |
| Cosmetic/Biologic | $ 129.94 | 893 | $ 52.48 | 398 |
| Coinsurance Percentage | | | | |
| Generic | 18.4% | 797 | 46.9% | 738 |
| Brand (Formulary) | 19.0% | 811 | 45.7% | 733 |
| Brand (Non-Formulary) | 22.2% | 818 | 45.5% | 714 |
| Cosmetic/Biologic | 22.2% | 931 | 46.2% | 692 |
| Note: n: number of plans. | | | | |

## DENTAL INSURANCE

### DENTAL CARVE-OUT PREMIUMS

Table 40 presents the employer and employee contributions toward dental premiums for standalone dental plans, with these costs reported separately from the medical premiums. For a detailed breakdown of the counties listed in each region, please refer to page 61.

**Table 40 - Average Dental Monthly Premiums**

| Comparison Group | Single Employer Share | Single Employee Share | Single Total Premium | Family Employer Share | Family Employee Share | Family Total Premium | n | Single Employee Share | Family Employee Share |
|---|---|---|---|---|---|---|---|---|---|
| STATEWIDE | $ 36.09 | $ 8.42 | $ 44.51 | $ 93.28 | $ 27.97 | $ 121.25 | 1,057 | 20.6% | 23.7% |
| State of Ohio | $ 34.23 | $ 0 | $ 34.23 | $ 99.19 | $ 0 | $ 99.19 | 1 | 0.0% | 0.0% |
| Counties | $ 15.45 | $ 14.46 | $ 29.91 | $ 44.36 | $ 50.27 | $ 94.63 | 70 | 48.3% | 51.7% |
| Cities | $ 24.63 | $ 7.91 | $ 32.54 | $ 74.41 | $ 29.26 | $ 103.67 | 173 | 26.8% | 29.0% |
| Townships | $ 34.75 | $ 5.47 | $ 40.22 | $ 105.75 | $ 16.39 | $ 122.14 | 107 | 14.0% | 14.2% |
| School Districts & ESCs | $ 43.67 | $ 6.05 | $ 49.72 | $ 106.61 | $ 18.57 | $ 125.18 | 491 | 12.0% | 15.1% |
| State Universities | $ 24.93 | $ 6.15 | $ 31.08 | $ 76.08 | $ 30.60 | $ 106.68 | 13 | 19.7% | 26.9% |
| Community & Tech. Colleges | $ 35.71 | $ 8.77 | $ 44.48 | $ 93.41 | $ 35.78 | $ 129.19 | 21 | 23.5% | 28.3% |
| Fire Districts | $ 27.75 | $ 7.36 | $ 35.11 | $ 90.84 | $ 28.30 | $ 119.14 | 16 | 18.6% | 23.0% |
| Public Libraries | $ 40.27 | $ 18.24 | $ 58.51 | $ 84.35 | $ 67.81 | $ 152.16 | 126 | 35.1% | 46.7% |
| Metro Housing | $ 25.39 | $ 6.55 | $ 31.94 | $ 91.67 | $ 27.65 | $ 119.32 | 24 | 21.9% | 24.9% |
| Port Authorities | $ 27.13 | $ 1.78 | $ 28.91 | $ 118.65 | $ 4.98 | $ 123.63 | 4 | 5.3% | 4.0% |
| Regional Transit Authorities | $ 23.93 | $ 6.58 | $ 30.51 | $ 79.08 | $ 23.24 | $ 102.32 | 11 | 21.6% | 22.2% |
| REGION | | | | | | | | | |
| 1 - Akron/Canton | $ 50.90 | $ 11.01 | $ 61.91 | $ 130.88 | $ 32.04 | $ 162.92 | 172 | 20.3% | 20.7% |
| 2 - Cincinnati | $ 29.84 | $ 6.23 | $ 36.07 | $ 84.81 | $ 21.59 | $ 106.40 | 118 | 19.1% | 20.7% |
| 3 - Cleveland | $ 39.45 | $ 8.94 | $ 48.39 | $ 97.44 | $ 27.72 | $ 125.16 | 178 | 18.7% | 21.1% |
| 4 - Columbus | $ 35.01 | $ 8.99 | $ 44.00 | $ 91.32 | $ 31.50 | $ 122.82 | 179 | 20.4% | 26.0% |
| 5 - Dayton | $ 27.02 | $ 7.93 | $ 34.95 | $ 71.13 | $ 28.79 | $ 99.92 | 140 | 26.0% | 29.2% |
| 6 - Southeast Ohio | $ 27.09 | $ 7.10 | $ 34.19 | $ 66.01 | $ 26.86 | $ 92.87 | 80 | 20.3% | 28.9% |
| 7 - Toledo | $ 30.64 | $ 10.91 | $ 41.55 | $ 81.17 | $ 37.58 | $ 118.75 | 106 | 29.3% | 32.4% |
| 8 - Warren/Youngstown | $ 40.72 | $ 2.90 | $ 43.62 | $ 103.19 | $ 9.09 | $ 112.28 | 84 | 8.0% | 9.0% |
| EMPLOYEES COVERED | | | | | | | | | |
| 1 - 49 | $ 33.18 | $ 12.04 | $ 45.22 | $ 86.09 | $ 41.18 | $ 127.27 | 325 | 28.1% | 33.0% |
| 50 - 99 | $ 31.66 | $ 7.41 | $ 39.07 | $ 88.98 | $ 25.30 | $ 114.28 | 143 | 22.1% | 23.7% |
| 100 - 149 | $ 35.17 | $ 7.14 | $ 42.31 | $ 93.74 | $ 22.61 | $ 116.35 | 166 | 18.9% | 20.0% |
| 150 - 249 | $ 39.39 | $ 7.10 | $ 46.49 | $ 94.13 | $ 22.78 | $ 116.91 | 182 | 16.0% | 20.1% |
| 250 - 499 | $ 40.64 | $ 6.11 | $ 46.75 | $ 104.68 | $ 21.46 | $ 126.14 | 139 | 14.3% | 17.5% |
| 500 - 999 | $ 43.26 | $ 6.43 | $ 49.69 | $ 108.10 | $ 19.98 | $ 128.08 | 64 | 14.3% | 16.4% |
| 1,000 or more | $ 37.27 | $ 4.96 | $ 42.23 | $ 93.63 | $ 19.34 | $ 112.97 | 37 | 14.2% | 18.0% |

Note: n: number of plans.

## DENTAL MAXIMUM BENEFIT – ALL PLAN TYPES

Table 41 presents the average annual maximum dental benefit across all reported dental plans, including both standalone and integrated coverage.

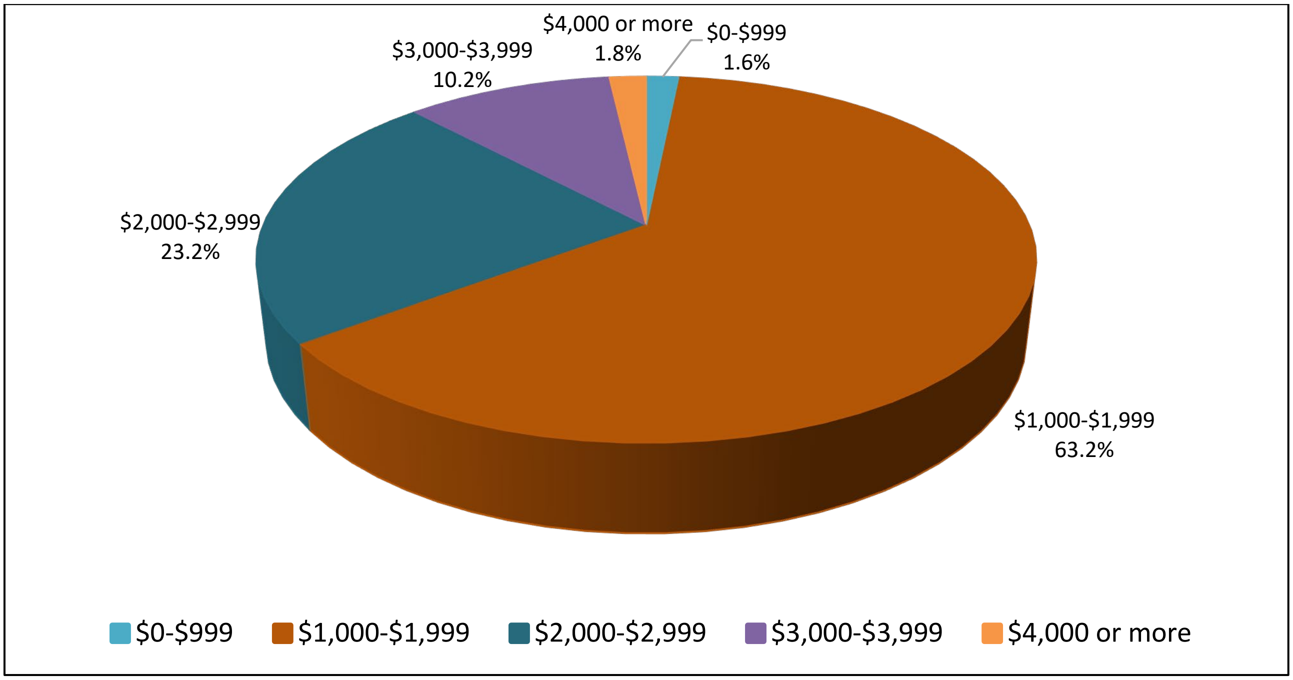
**Table 41 - Average Annual Dental Maximum Benefit (All Dental Plans)**

| Comparison Group | Average | Minimum | Maximum | n |
|---|---|---|---|---|
| STATEWIDE | $ 1,738 | $ 100 | $ 6,000 | 1,380 |
| State of Ohio | $ 2,000 | $ 2,000 | $ 2,000 | 1 |
| Counties | $ 1,434 | $ 180 | $ 4,000 | 79 |
| Cities | $ 1,631 | $ 150 | $ 6,000 | 238 |
| Townships | $ 1,562 | $ 800 | $ 5,000 | 128 |
| School Districts & Educational Svc. Centers | $ 1,857 | $ 100 | $ 5,000 | 686 |
| State Universities | $ 1,285 | $ 500 | $ 3,000 | 13 |
| Community & Technical Colleges | $ 1,679 | $ 1,000 | $ 3,000 | 22 |
| Fire Districts | $ 1,486 | $ 1,000 | $ 3,250 | 19 |
| Public Libraries | $ 1,771 | $ 750 | $ 3,000 | 143 |
| Metro Housing | $ 1,582 | $ 1,000 | $ 4,000 | 33 |
| Port Authorities | $ 1,350 | $ 1,000 | $ 1,500 | 5 |
| Regional Transit Authorities | $ 1,863 | $ 1,000 | $ 5,000 | 13 |
| REGION | | | | |
| 1 – Akron/Canton | $ 2,105 | $ 180 | $ 4,000 | 201 |
| 2 – Cincinnati | $ 1,770 | $ 100 | $ 4,000 | 162 |
| 3 – Cleveland | $ 1,933 | $ 1,000 | $ 6,000 | 220 |
| 4 – Columbus | $ 1,666 | $ 750 | $ 4,000 | 240 |
| 5 – Dayton | $ 1,457 | $ 750 | $ 5,000 | 164 |
| 6 – Southeast Ohio | $ 1,397 | $ 750 | $ 4,000 | 114 |
| 7 – Toledo | $ 1,625 | $ 150 | $ 4,000 | 176 |
| 8 – Warren/Youngstown | $ 1,762 | $ 750 | $ 4,000 | 103 |
| EMPLOYEES COVERED | | | | |
| 1 – 49 | $ 1,608 | $ 180 | $ 5,000 | 382 |
| 50 – 99 | $ 1,658 | $ 750 | $ 4,000 | 199 |
| 100 – 149 | $ 1,764 | $ 150 | $ 6,000 | 240 |
| 150 – 249 | $ 1,758 | $ 750 | $ 5,000 | 250 |
| 250 – 499 | $ 1,906 | $ 100 | $ 5,000 | 184 |
| 500 – 999 | $ 2,035 | $ 1,000 | $ 3,300 | 79 |
| 1,000 or more | $ 1,690 | $ 500 | $ 3,000 | 46 |

Note: Includes all dental plans offered.
Note: n: number of plans.

Figure 17 illustrates the statewide average dental maximum benefits by category, based on data from the 1,380 dental plans detailed in Table 41.

**Figure 17 – Statewide Average Dental Maximum Categories**



## DENTAL COMPOSITE RATES

Table 42 presents the average, minimum, and maximum dental composite rates when purchased separately from the medical premium. A composite rate is a flat insurance premium charged to employees regardless of whether they select single or family coverage.

**Table 42 - Dental Composite Rate Total Monthly Premium**

| Comparison Group | Average | Minimum | Maximum | n |
|---|---|---|---|---|
| STATEWIDE | $ 84.05 | $ 3.00 | $ 151.97 | 205 |
| State of Ohio | $ - | $ - | $ - | 0 |
| Counties | $ - | $ - | $ - | 0 |
| Cities | $ 73.77 | $ 4.07 | $ 117.94 | 27 |
| Townships | $ 90.70 | $ 77.60 | $ 100.00 | 3 |
| School Districts & Educational Svc. Centers | $ 87.56 | $ 4.19 | $ 151.97 | 164 |
| State Universities | $ - | $ - | $ - | 0 |
| Community & Technical Colleges | $ 66.34 | $ 66.34 | $ 66.34 | 1 |
| Fire Districts | $ - | $ - | $ - | 0 |
| Public Libraries | $ 57.62 | $ 27.03 | $ 100.00 | 8 |
| Metro Housing | $ 3.00 | $ 3.00 | $ 3.00 | 1 |
| Port Authorities | $ - | $ - | $ - | 0 |
| Regional Transit Authorities | $ 76.75 | $ 76.75 | $ 76.75 | 1 |
| REGION | | | | |
| 1 - Akron/Canton | $ 83.88 | $ 56.00 | $ 125.99 | 10 |
| 2 - Cincinnati | $ 68.99 | $ 4.19 | $ 100.24 | 35 |
| 3 - Cleveland | $ 68.04 | $ 4.07 | $ 93.90 | 14 |
| 4 - Columbus | $ 88.21 | $ 37.26 | $ 125.85 | 47 |
| 5 - Dayton | $ 94.31 | $ 56.50 | $ 117.94 | 16 |
| 6 - Southeast Ohio | $ 73.70 | $ 3.00 | $ 100.00 | 24 |
| 7 - Toledo | $ 96.43 | $ 7.63 | $ 151.97 | 55 |
| 8 - Warren/Youngstown | $ 74.21 | $ 60.00 | $ 92.23 | 4 |
| EMPLOYEES COVERED | | | | |
| 1 - 49 | $ 69.63 | $ 3.00 | $ 116.59 | 16 |
| 50 - 99 | $ 87.30 | $ 4.19 | $ 140.03 | 38 |
| 100 - 149 | $ 86.46 | $ 4.19 | $ 125.99 | 59 |
| 150 - 249 | $ 86.10 | $ 4.19 | $ 147.64 | 45 |
| 250 - 499 | $ 78.04 | $ 4.07 | $ 151.97 | 30 |
| 500 - 999 | $ 89.07 | $ 70.92 | $ 102.64 | 10 |
| 1,000 or more | $ 84.47 | $ 59.04 | $ 110.00 | 7 |

Note: Includes plans where the employee contributes $0 towards dental premium.
Note: n: number of plans.

## VISION INSURANCE

### VISION CARVE-OUT PREMIUMS

Table 43 presents the employer and employee contributions toward vision premiums for standalone vision plans, with these costs reported separately from the medical premiums. For a detailed breakdown of the counties listed in each region, please refer to page 61.

**Table 43 – Average Vision Monthly Premiums**

| Comparison Group | Single Employer Share | Single Employee Share | Single Total Premium | Family Employer Share | Family Employee Share | Family Total Premium | n | Single Employee Share | Family Employee Share |
|---|---|---|---|---|---|---|---|---|---|
| STATEWIDE | $ 5.65 | $ 3.53 | $ 9.18 | $ 13.57 | $ 9.91 | $ 23.48 | 1,049 | 40.0% | 42.8% |
| State of Ohio | $ 10.04 | $ 0.00 | $ 10.04 | $ 27.61 | $ 0.00 | $ 27.61 | 1 | 0.0% | 0.0% |
| Counties | $ 3.52 | $ 4.35 | $ 7.87 | $ 8.48 | $ 11.74 | $ 20.22 | 60 | 53.4% | 54.7% |
| Cities | $ 4.07 | $ 3.61 | $ 7.68 | $ 10.97 | $ 10.27 | $ 21.24 | 165 | 49.3% | 49.1% |
| Townships | $ 7.16 | $ 2.20 | $ 9.36 | $ 20.05 | $ 5.59 | $ 25.64 | 92 | 25.2% | 25.5% |
| School Districts & ESCs | $ 5.93 | $ 3.44 | $ 9.37 | $ 13.71 | $ 9.48 | $ 23.19 | 540 | 38.2% | 41.1% |
| State Universities | $ 1.79 | $ 3.81 | $ 5.60 | $ 4.97 | $ 13.02 | $ 17.99 | 11 | 58.8% | 64.5% |
| Community & Tech. Colleges | $ 4.28 | $ 4.35 | $ 8.63 | $ 10.40 | $ 12.50 | $ 22.90 | 20 | 42.3% | 45.8% |
| Fire Districts | $ 5.49 | $ 1.93 | $ 7.42 | $ 15.33 | $ 6.06 | $ 21.39 | 15 | 21.1% | 25.9% |
| Public Libraries | $ 7.33 | $ 5.01 | $ 12.34 | $ 16.10 | $ 16.20 | $ 32.30 | 109 | 43.5% | 55.3% |
| Metro Housing Authorities | $ 6.50 | $ 2.11 | $ 8.61 | $ 14.68 | $ 6.79 | $ 21.47 | 23 | 26.1% | 28.9% |
| Port Authorities | $ 2.80 | $ 3.40 | $ 6.20 | $ 8.57 | $ 9.11 | $ 17.68 | 4 | 53.9% | 53.9% |
| Regional Transit Authorities | $ 2.84 | $ 2.03 | $ 4.87 | $ 7.79 | $ 5.67 | $ 13.46 | 9 | 34.7% | 34.7% |
| REGION | | | | | | | | | |
| 1 - Akron/Canton | $ 8.35 | $ 3.60 | $ 11.95 | $ 20.71 | $ 10.56 | $ 31.27 | 140 | 33.8% | 36.4% |
| 2 - Cincinnati | $ 3.40 | $ 4.17 | $ 7.57 | $ 8.39 | $ 10.67 | $ 19.06 | 131 | 59.2% | 60.8% |
| 3 – Cleveland | $ 6.28 | $ 2.67 | $ 8.95 | $ 14.52 | $ 7.10 | $ 21.62 | 165 | 29.7% | 30.8% |
| 4 - Columbus | $ 5.55 | $ 4.30 | $ 9.85 | $ 13.37 | $ 12.19 | $ 25.56 | 186 | 42.9% | 46.5% |
| 5 - Dayton | $ 4.42 | $ 4.15 | $ 8.57 | $ 10.63 | $ 11.28 | $ 21.91 | 141 | 51.3% | 53.4% |
| 6 - Southeast Ohio | $ 7.06 | $ 2.81 | $ 9.87 | $ 14.30 | $ 9.54 | $ 23.84 | 84 | 28.1% | 37.5% |
| 7 - Toledo | $ 4.37 | $ 3.88 | $ 8.25 | $ 11.54 | $ 11.41 | $ 22.95 | 127 | 44.0% | 47.2% |
| 8 - Warren/Youngstown | $ 6.38 | $ 1.30 | $ 7.68 | $ 16.29 | $ 2.74 | $ 19.03 | 75 | 18.0% | 16.3% |
| EMPLOYEES COVERED | | | | | | | | | |
| 1 - 49 | $ 6.76 | $ 3.60 | $ 10.36 | $ 16.32 | $ 10.78 | $ 27.10 | 282 | 36.7% | 41.5% |
| 50 - 99 | $ 5.49 | $ 3.32 | $ 8.81 | $ 14.37 | $ 8.40 | $ 22.77 | 146 | 38.1% | 37.9% |
| 100 - 149 | $ 5.43 | $ 3.32 | $ 8.75 | $ 12.81 | $ 9.64 | $ 22.45 | 184 | 38.6% | 41.2% |
| 150 - 249 | $ 5.94 | $ 3.12 | $ 9.06 | $ 14.05 | $ 8.49 | $ 22.54 | 193 | 36.3% | 38.6% |
| 250 - 499 | $ 4.60 | $ 4.22 | $ 8.82 | $ 10.93 | $ 11.53 | $ 22.46 | 140 | 48.9% | 51.4% |
| 500 - 999 | $ 3.88 | $ 4.06 | $ 7.94 | $ 9.20 | $ 10.83 | $ 20.03 | 65 | 49.8% | 52.5% |
| 1,000 or more | $ 4.54 | $ 3.54 | $ 8.08 | $ 10.04 | $ 10.77 | $ 20.81 | 39 | 47.3% | 50.3% |

Note: Includes plans where employees contribute $0 to the medical premium.
Note: n: number of plans.

## VISION COMPOSITE RATES

Table 44 presents the average, minimum, and maximum vision composite rates when purchased separately from the medical premium. A composite rate is a flat insurance premium charged to employees regardless of whether they select single or family coverage.

**Table 44 – Vision Composite Rate Total Monthly Premium**

| Comparison Group | Average | Minimum | Maximum | n |
|---|---|---|---|---|
| STATEWIDE | $ 20.62 | $ 1.35 | $ 100.00 | 101 |
| State of Ohio | - | - | - | 0 |
| Counties | $ 1.35 | $ 1.35 | $ 1.35 | 1 |
| Cities | $ 19.73 | $ 9.03 | $ 27.80 | 15 |
| Townships | $ 21.88 | $ 15.96 | $ 27.33 | 10 |
| School Districts & Educational Svc. Centers | $ 18.75 | $ 6.65 | $ 85.73 | 65 |
| State Universities | - | - | - | 0 |
| Community & Technical Colleges | $ 1.35 | $ 1.35 | $ 1.35 | 1 |
| Fire Districts | $ 19.73 | $ 9.03 | $ 27.80 | 15 |
| Public Libraries | $ 21.88 | $ 15.96 | $ 27.33 | 10 |
| Metro Housing | $ 18.75 | $ 6.65 | $ 85.73 | 65 |
| Port Authorities | - | - | - | 0 |
| Regional Transit Authorities | - | - | - | 0 |
| REGION | | | | |
| 1 - Akron/Canton | $ 28.14 | $ 8.63 | $ 100.00 | 8 |
| 2 - Cincinnati | $ 15.00 | $ 6.65 | $ 23.68 | 14 |
| 3 - Cleveland | $ 23.01 | $ 9.03 | $ 41.84 | 7 |
| 4 - Columbus | $ 18.67 | $ 5.00 | $ 27.80 | 34 |
| 5 - Dayton | $ 57.59 | $ 18.34 | $ 100.00 | 4 |
| 6 - Southeast Ohio | $ 22.79 | $ 13.77 | $ 49.00 | 13 |
| 7 - Toledo | $ 15.43 | $ 1.35 | $ 24.76 | 20 |
| 8 - Warren/Youngstown | $ 16.25 | $ 16.25 | $ 16.25 | 1 |
| EMPLOYEES COVERED | | | | |
| 1 - 49 | $ 29.95 | $ 5.69 | $ 100.00 | 19 |
| 50 - 99 | $ 21.13 | $ 8.63 | $ 85.73 | 23 |
| 100 - 149 | $ 19.04 | $ 6.65 | $ 49.00 | 27 |
| 150 - 249 | $ 15.90 | $ 5.00 | $ 25.72 | 17 |
| 250 - 499 | $ 16.82 | $ 1.35 | $ 36.00 | 13 |
| 500 - 999 | $ 15.44 | $ 15.44 | $ 15.44 | 1 |
| 1,000 or more | $ 9.03 | $ 9.03 | $ 9.03 | 1 |

Note: Includes plans where the employee contributes $0 towards the vision premium.
Note: n: number of plans.

## LIFE INSURANCE

Table 45 presents the average total monthly life insurance premium per $1,000 of coverage. For a detailed breakdown of the counties listed in each region, please refer to page 61.

**Table 45 - Average Total Monthly Life Insurance Premium per $1,000 of Coverage**

| Comparison Group | Amount | n |
|---|---|---|
| STATEWIDE | $ 0.18 | 1,368 |
| State of Ohio | $ 0.12 | 1 |
| Counties | $ 0.20 | 78 |
| Cities | $ 0.21 | 239 |
| Townships | $ 0.32 | 117 |
| School Districts & Educational Svc. Centers | $ 0.14 | 678 |
| State Universities | $ 0.14 | 13 |
| Community & Technical Colleges | $ 0.13 | 22 |
| Fire Districts | $ 0.27 | 19 |
| Public Libraries | $ 0.22 | 146 |
| Metro Housing | $ 0.30 | 35 |
| Port Authorities | $ 0.10 | 5 |
| Regional Transit Authorities | $ 0.26 | 15 |
| REGION | | |
| 1 - Akron/Canton | $ 0.18 | 201 |
| 2 - Cincinnati | $ 0.16 | 158 |
| 3 - Cleveland | $ 0.19 | 216 |
| 4 - Columbus | $ 0.19 | 239 |
| 5 - Dayton | $ 0.17 | 165 |
| 6 - Southeast Ohio | $ 0.21 | 113 |
| 7 - Toledo | $ 0.16 | 175 |
| 8 - Warren/Youngstown | $ 0.23 | 101 |
| EMPLOYEES COVERED | | |
| 1 - 49 | $ 0.27 | 378 |
| 50 - 99 | $ 0.19 | 195 |
| 100 - 149 | $ 0.16 | 238 |
| 150 - 249 | $ 0.15 | 250 |
| 250 - 499 | $ 0.15 | 183 |
| 500 - 999 | $ 0.14 | 78 |
| 1,000 or more | $ 0.13 | 46 |
| Note: n: number of plans. | | |

## COST SAVINGS

### CONSORTIUMS

A health insurance consortium is a collaborative group of employers that pool their resources to purchase health insurance at group rates. By sharing administrative costs and expanding the risk pool, consortiums often secure better pricing and discounts.

Table 46 compares the average medical insurance costs between consortium members and non-members, highlighting that consortium members typically experience lower average monthly premiums per employee than those employers who do not participate in a consortium.

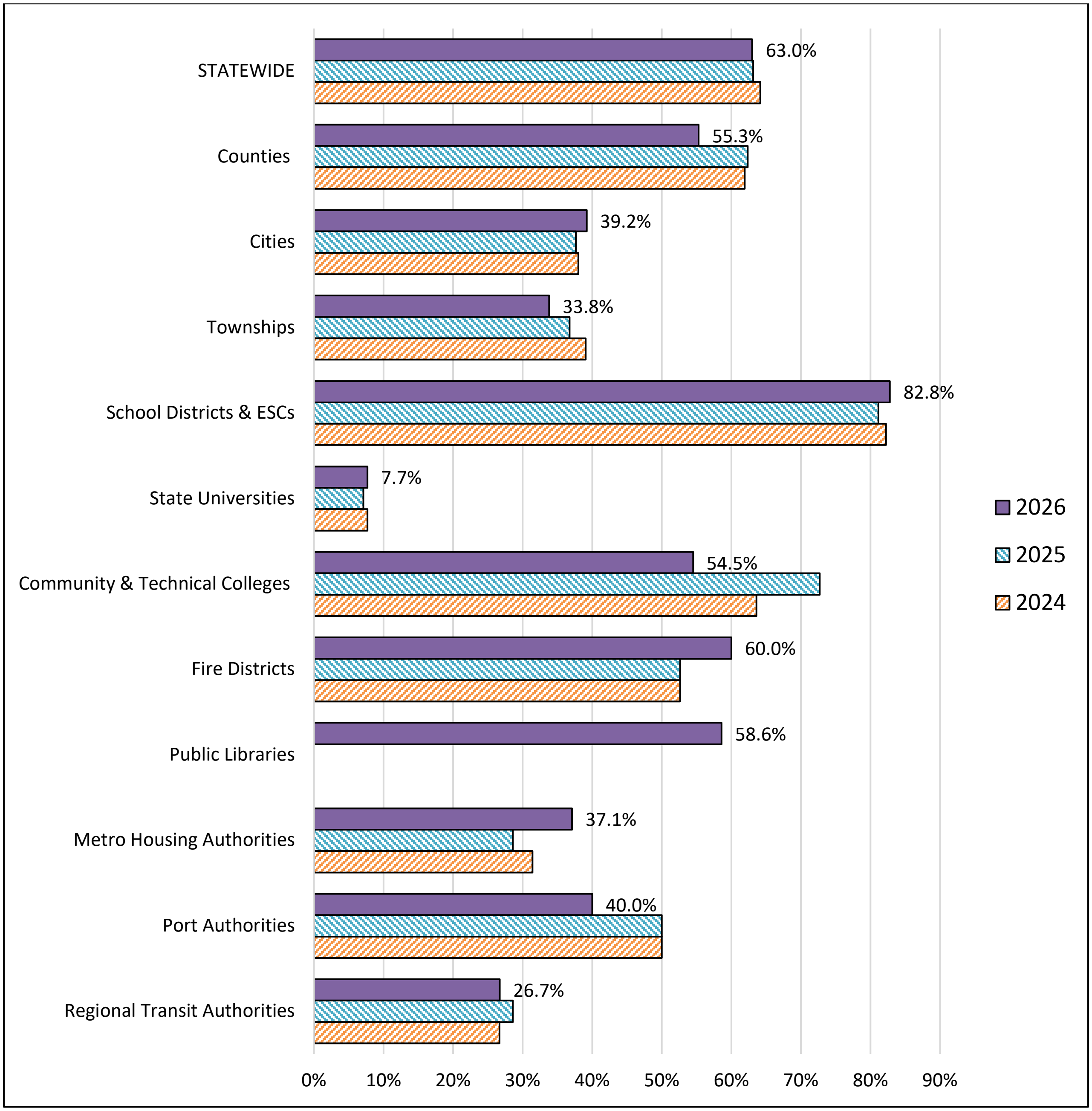
**Table 46 - Average Total Monthly Premium Cost by Consortium Membership**

| Comparison Group | Consortium Member | Consortium Non-Member |
|---|---|---|
| Single | $ 978.32 | $ 974.39 |
| Family | $ 2,551.75 | $ 2,648.85 |
| Number of plans (n) | 1,457 | 847 |

Note: Consortium examples: joint purchasing arrangement, council of government, cooperative, and multiple employer welfare agreement (MEWA).
Note: Excludes carved-out prescription premiums.
Note: n: number of plans.

Figure 18 illustrates the wide variations in consortium membership by jurisdiction.

**Figure 18 – Employers Belonging to Consortiums by Jurisdiction**




- School districts maintain the highest rates of consortium membership. Joint purchasing was part of the School Employee's Health Care Board's "Best Practices," explaining the much higher frequency of consortium membership for school districts and educational service centers.

## WORKSITE WELLNESS PROGRAMS

Worksite wellness programs are proactive initiatives designed to lower health care costs by promoting healthier lifestyle choices among employees. Typically offered independently from medical plans, these programs focus on preventive care and overall well-being. Figure 19 illustrates the percentage of employers providing worksite wellness programs over the past three years.

**Figure 19 – Employers with Worksite Wellness Programs by Jurisdiction**

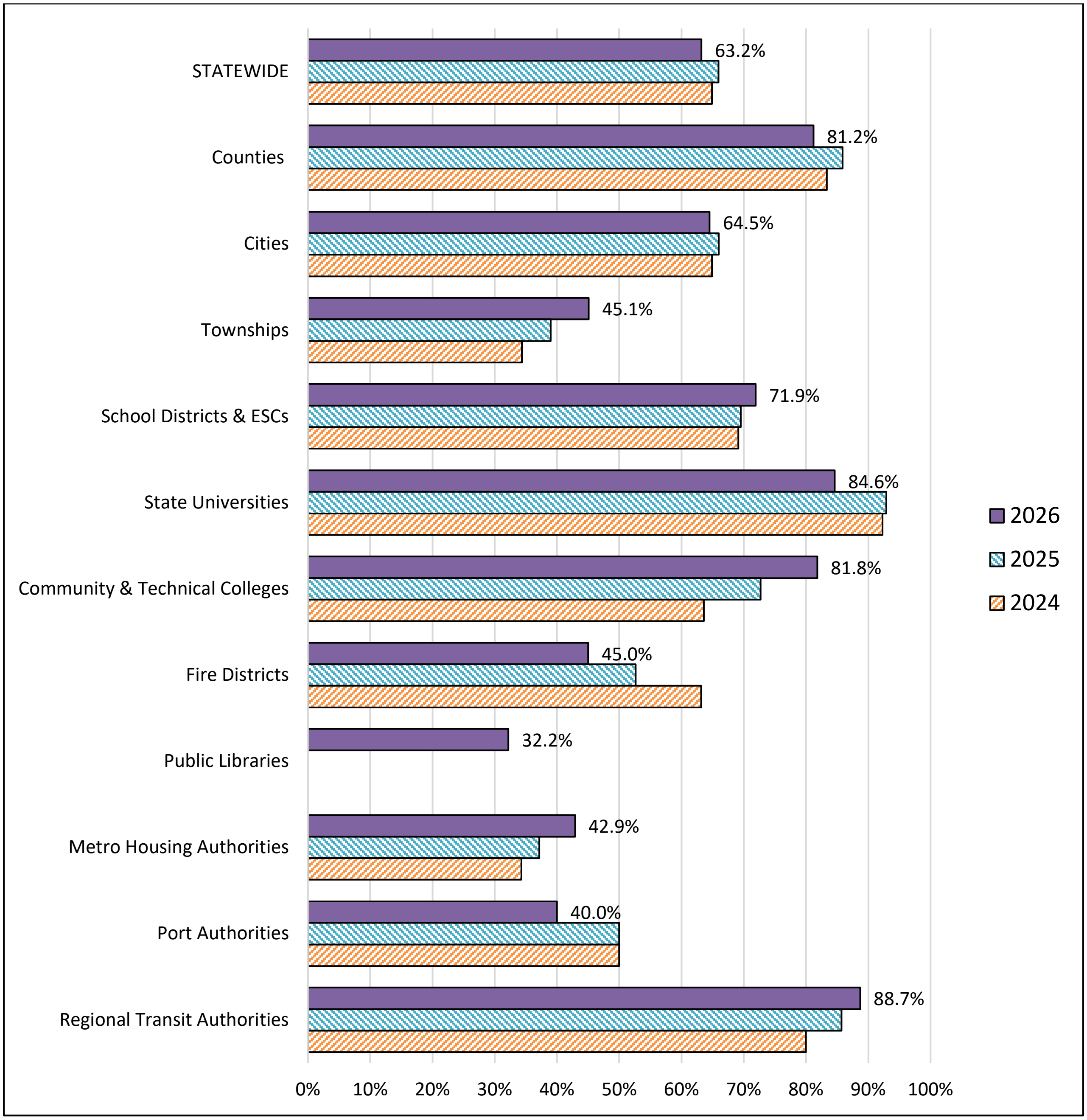
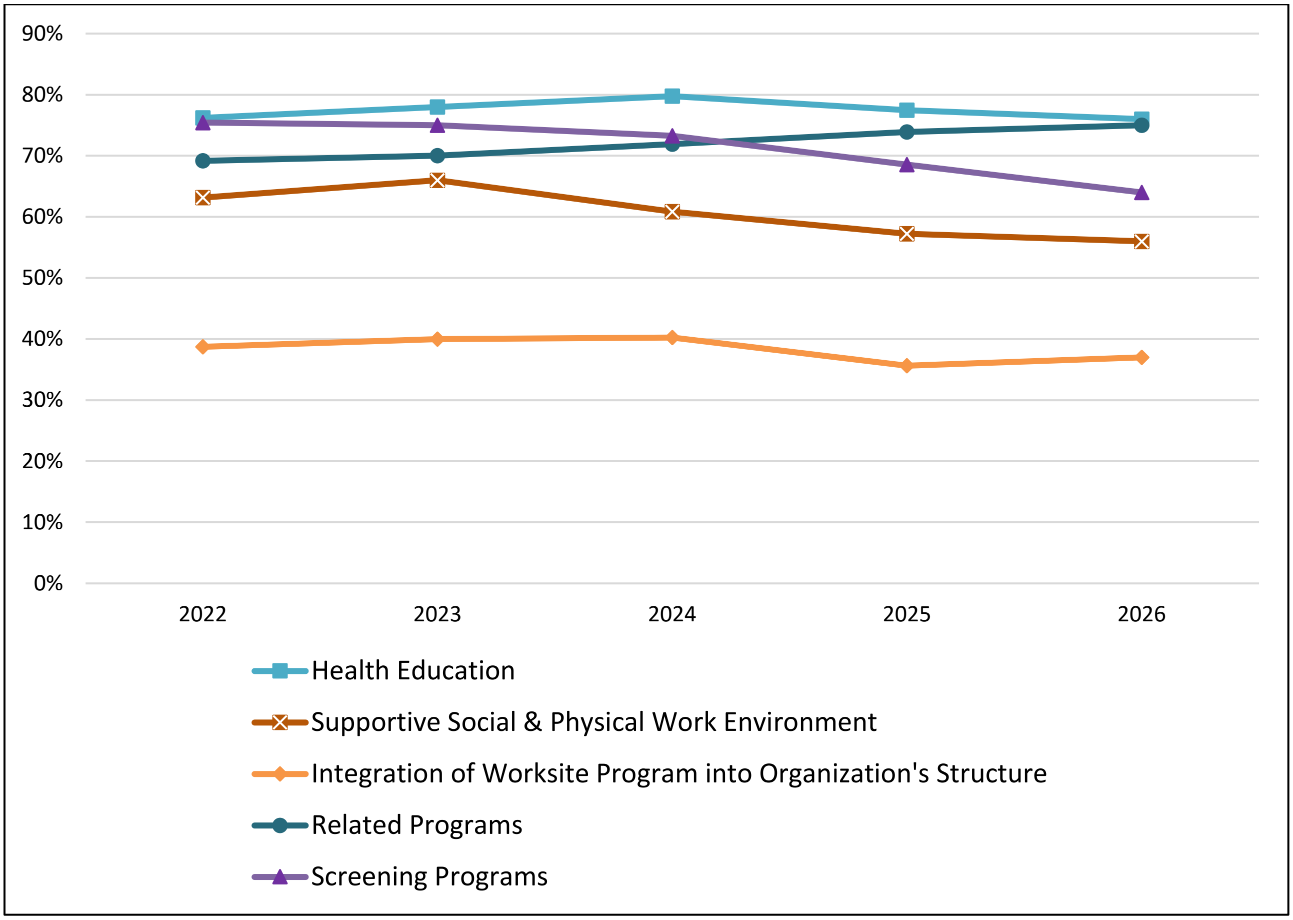


Figure 20 highlights the diverse worksite wellness components offered by 63.2% of employers referenced in Figure 19, detailing their adoption and implementation rates over the past five years.

**Figure 20 – Frequency of Statewide Wellness Program Components**




- Health Education is one of the more frequently used wellness components (77%). This includes counseling or training opportunities for physical activity and workplace injury prevention.
- Supportive Social & Physical Work Environment (57%) typically includes policies against tobacco use and classes or counseling on nutrition and fitness.
- Integration of Worksite Program into Organization’s Structure (36%) involves the appointment of dedicated staff to the program and/or the allocation of budget support.
- Related Programs (74%) encompass employee assistance, work/life balance focus, and occupational safety and health programs.
- Screening Programs have also become a popular form of worksite wellness programs (69%). These programs include blood pressure and blood cholesterol screenings.

## OPT-OUT INCENTIVES

Some employers provide eligible employees with a cash incentive to waive coverage under the employer's group health plan. These incentives, often referred to as "opt-out payments" or "cash in lieu of benefits," are commonly directed toward employees whose spouses have access to other employer-sponsored coverage. In these arrangements, the employer reduces its share of premium costs, while the employee receives additional compensation.

Table 47 presents the percentage of employers offering monetary opt-out incentives to eligible employees who decline coverage under the employer-sponsored health plan.

**Table 47 – Percentage of Employers Offering Opt-Out Incentives by Jurisdiction**

| Comparison Group | Employers Offering Opt-Out Incentive | n |
|---|---|---|
| STATEWIDE | 42.4% | 1,441 |
| State of Ohio | 0.0% | 1 |
| Counties | 23.5% | 85 |
| Cities | 55.1% | 245 |
| Townships | 30.1% | 133 |
| School Districts & Educational Svc. Centers | 52.4% | 693 |
| State Universities | 15.4% | 13 |
| Community & Technical Colleges | 40.9% | 22 |
| Fire Districts | 45.0% | 20 |
| Public Libraries | 7.5% | 174 |
| Metro Housing Authorities | 37.1% | 35 |
| Port Authorities | 40.0% | 5 |
| Regional Transit Authorities | 33.3% | 15 |

Note: n: number of employers surveyed offering insurance.

Table 48 presents the average, minimum, and maximum annual opt-out incentive amounts offered statewide to employees who waive medical coverage, with values shown separately for single and family eligibility. Incentive amounts may vary depending on whether the employee qualifies for single or family coverage.

**Table 48 – Employer-Offered Monetary Incentive to Opt-Out of Medical Coverage (Statewide)**

| Opt-Out Type | Average Incentive | Minimum Incentive | Maximum Incentive | n |
|---|---|---|---|---|
| Single | $ 2,036.06 | $ 100.00 | $ 10,000.00 | 611 |
| Family | $ 2,968.80 | $ 100.00 | $ 20,000.00 | 611 |

Note: n: number of employers.

- This year's insurance survey revealed that 23,381 public employees statewide accepted employer-offered monetary opt-out incentives to waive medical coverage.

## SPOUSAL RESTRICTIONS

Spousal restriction policy language limits or conditions coverage for an employee's spouse to manage rising healthcare costs. These provisions typically apply when a spouse has access to health insurance through their own employer. In such cases, the employer may either decline to cover the spouse or apply an additional surcharge to the employee's premium. These restrictions are designed to ensure that employer-sponsored coverage is used only when necessary and to help control overall plan expenses. More than 45% of employers who completed the survey reported having a spousal stipulation for employees whose spouses have other means of acquiring medical coverage. Figure 21 illustrates the percentage of employers with a spousal restriction by jurisdiction.

**Figure 21 – Percentage of Employers with Spousal Restrictions by Jurisdiction**

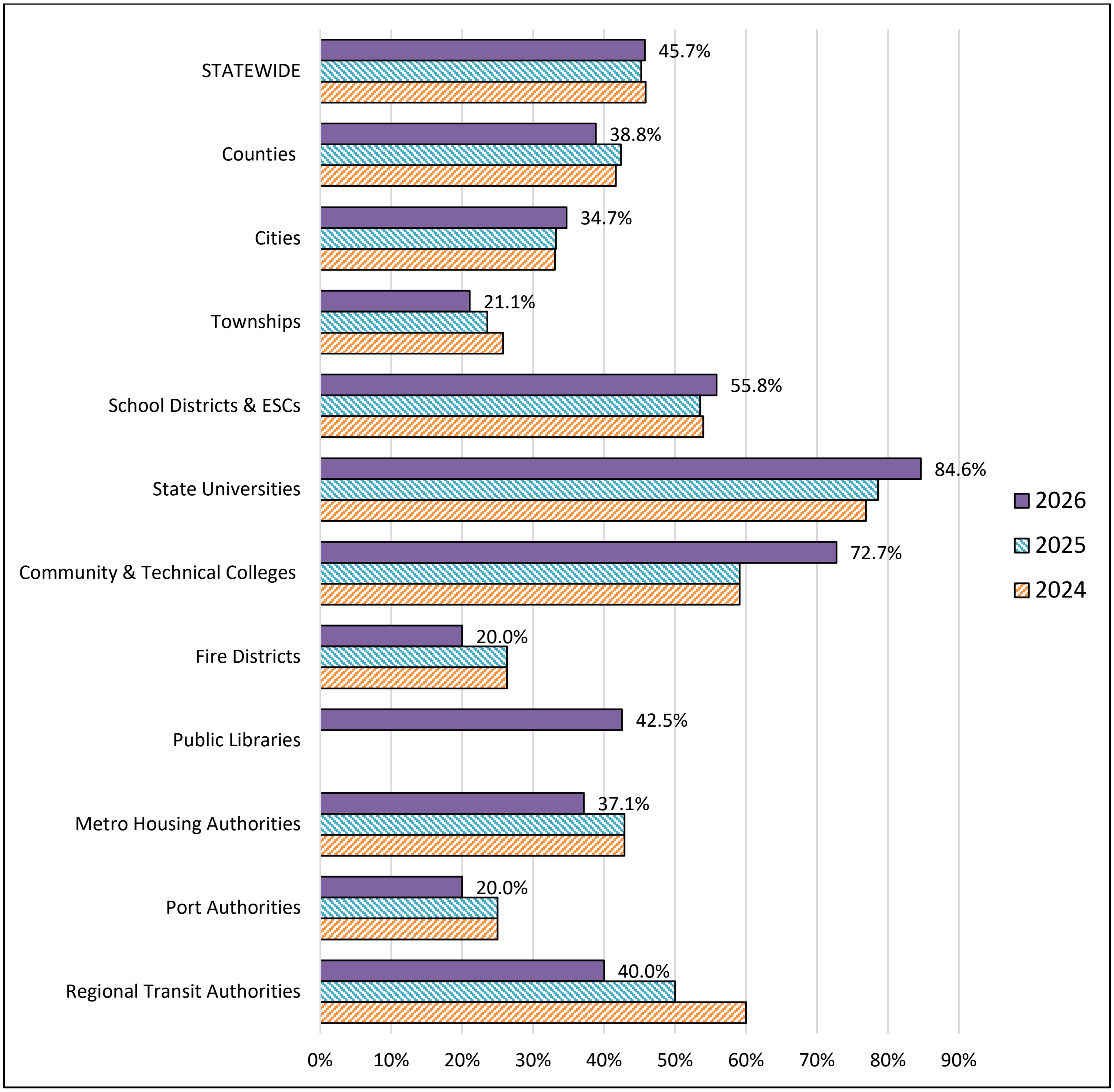
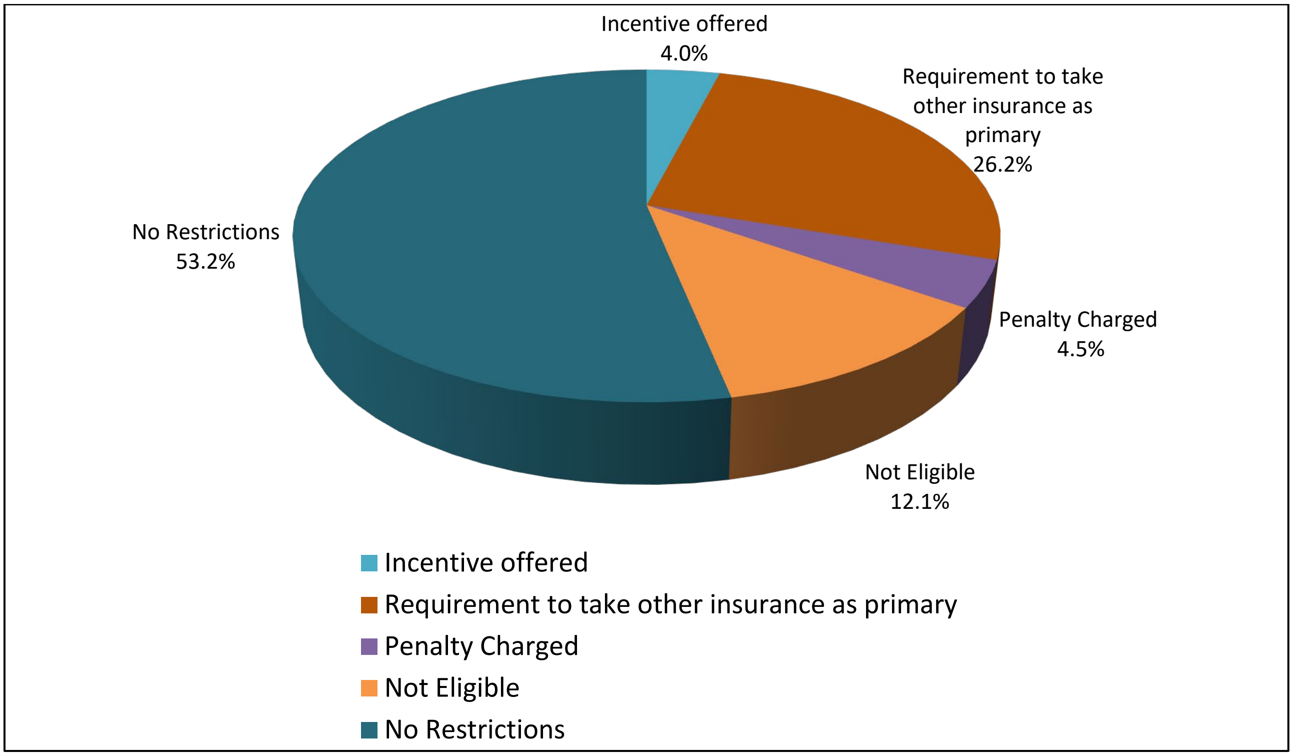


Figure 22 illustrates how frequently employers use the following types of spousal coverage restrictions.

- **Incentive offered** for the spouse to elect coverage through their employer.
- **Penalty charged** to add the spouse to the plan (e.g., charge an extra $100 per month to insure the spouse).
- **Requirement for the spouse to take their insurance as primary** (e.g., coordination of benefits).
- Employee's spouse is **not eligible** for coverage if they have access to insurance through their own employer (e.g., spousal carve-out).
- **No Restrictions** apply.

**Figure 22 – Frequency of Employer Spousal Coverage Restrictions by Type**

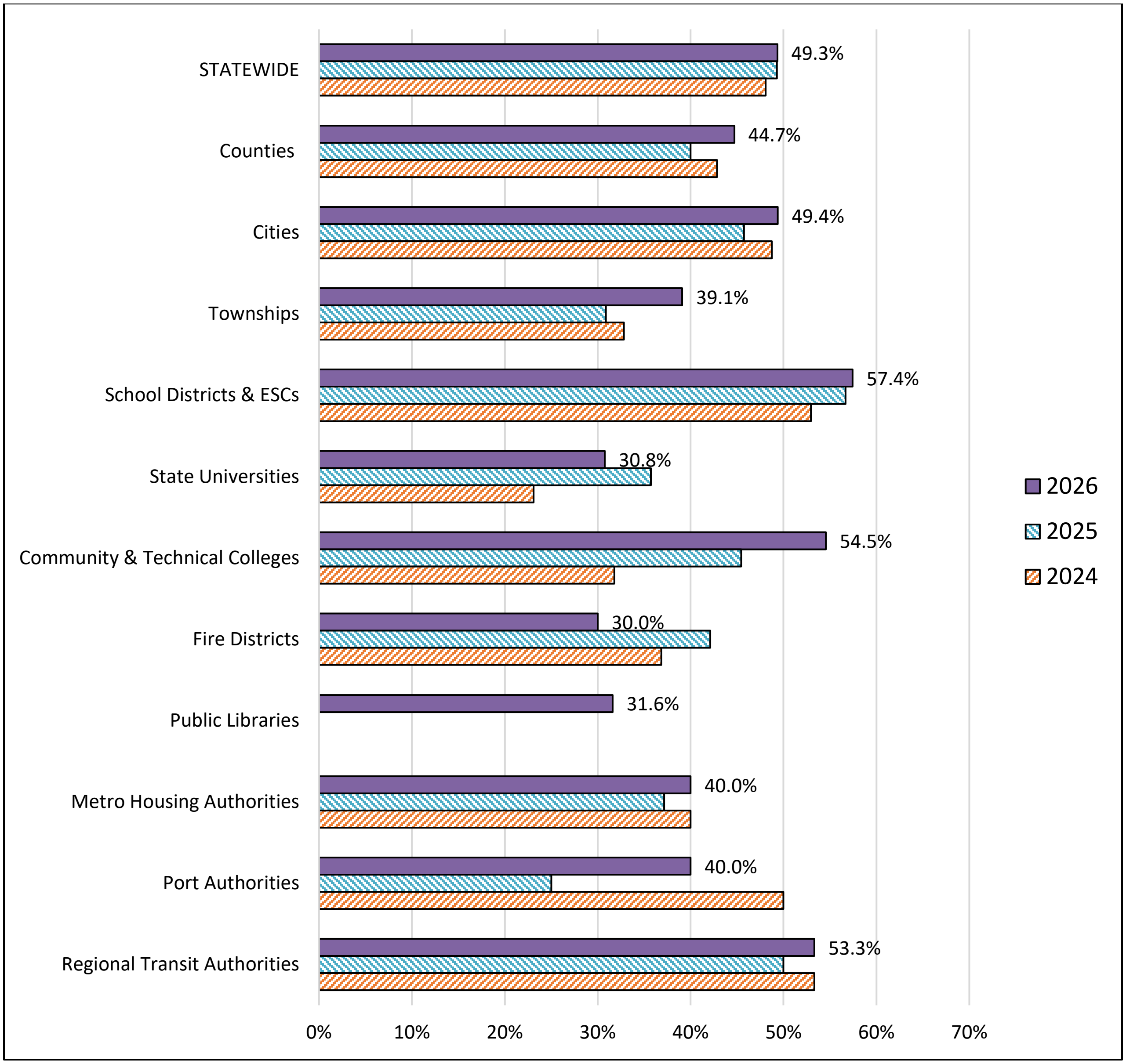


## DEPENDENT ELIGIBILITY AUDIT

Dependent Eligibility Audits (DEAs) are conducted to identify individuals who no longer qualify for coverage under an employer-sponsored medical plan. The primary goal of a DEA is to ensure that only eligible dependents remain enrolled, helping to control costs and maintain plan integrity. Common examples of ineligible dependents include adult children who are no longer students, full-time students exceeding the plan's age limit, former spouses, and other relatives who do not meet eligibility criteria.

Figure 23 illustrates the number of employers by jurisdiction that have conducted a dependent eligibility audit in the past three years.

**Figure 23 – Dependent Eligibility Audits Conducted by Jurisdiction**



## OHIO REGIONS

Each Region consists of several geographically proximate counties. The county groupings, which SERB's Bureau of Mediation originally developed for the purpose of developing fact finder and conciliation panels, are as follows:

1) **Akron/Canton:** Ashland, Carroll, Coshocton, Harrison, Holmes, Medina, Portage, Stark, Summit, Tuscarawas & Wayne.

2) **Cincinnati:** Adams, Brown, Butler, Clermont, Clinton, Hamilton, Highland & Warren.

3) **Cleveland:** Ashtabula, Cuyahoga, Erie, Geauga, Huron, Lake, & Lorain.

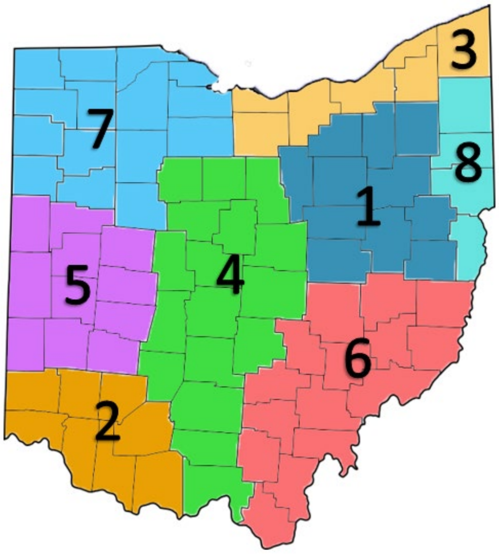
4) **Columbus:** Crawford, Delaware, Fairfield, Fayette, Franklin, Knox, Licking, Madison, Marion, Morrow, Pickaway, Pike, Richland, Ross, Scioto, Union, & Wyandot.

5) **Dayton:** Auglaize, Champaign, Clark, Darke, Greene, Logan, Mercer, Miami, Montgomery, Preble, & Shelby.

6) **Southeast Ohio:** Athens, Belmont, Gallia, Guernsey, Hocking, Jackson, Lawrence, Meigs, Monroe, Morgan, Muskingum, Noble, Perry, Vinton, & Washington.

7) **Toledo:** Allen, Defiance, Fulton, Hancock, Hardin, Henry, Lucas, Ottawa, Paulding, Putnam, Sandusky, Seneca, Van Wert, Williams, & Wood.

8) **Warren/Youngstown:** Columbiana, Jefferson, Mahoning, & Trumbull.



## DEFINITIONS

**Colleges/Universities**

- **Community College** means a two-year institution offering a baccalaureate-oriented program, technical education program, or an adult continuing education program as defined in R.C. 3358.01.

- **Technical College** means an institution of education beyond high school normally not exceeding two years' duration and not leading to a baccalaureate degree. The technical college definition is specified in R.C. 3357.01.

- **State University** means a public institution of higher education which is a body politic and corporate; which means it is established by law to serve a public governmental purpose. The general powers of the State Universities are specified in R.C. 3345. These fourteen institutions are specified in R.C. 3345.011 and offer four-year degrees.

**Employees Covered** refers to the total number of employees the employer has on staff eligible for medical coverage.

**HSA/HRA**

- **Health Savings Account (HSA):** "A health savings account is a tax-exempt trust or custodial account you set up with a qualified HSA trustee to pay or reimburse certain medical expenses you incur. You must be an eligible individual to qualify for an HSA." (Health Insurance Marketplace. https://www.healthcare.gov/glossary/health-savings-account-hsa/. Retrieved on July 6, 2026.)

- **Health Reimbursement Account (HRA)**: "A Health Reimbursement Account is an arrangement that is funded solely by an employer, and that reimburses an employee for medical care expenses (as defined under Code § 213(d)) incurred by the employee, or his spouse, dependents, and any children who, as of the end of the taxable year, have not attained age 27, up to a maximum dollar amount for a coverage period. IRS Notice 2002-45, 2002-02 C.B. 93; Revenue Ruling 2002-41, 2002-2 C.B. 75. This reimbursement is excludable from the employee's income. Amounts that remain at the end of the year generally can be used to reimburse expenses incurred in later years." (Internal Revenue Service. https://www.irs.gov/pub/irs-drop/n-13-54.pdf. Retrieved on July 6, 2026.)

**Medical Plan Types**

- **Exclusive Provider Organization (EPO):** "An Exclusive Provider Organization Plan is a managed care plan where services are covered only if you go to doctors, specialists, or hospitals in the plan's network (except in an emergency)." (Health Insurance Marketplace. https://www.healthcare.gov/glossary/exclusive-provider-organization-epo-plan/ Retrieved on July 6, 2026.)

- **High Deductible Health Plan (HDHP):** "A High Deductible Health Plan is a plan with a higher deductible than a traditional insurance plan. The monthly premium is usually lower, but you pay more health care costs yourself before the insurance company starts to pay its share (also called your deductible). A high deductible plan (HDHP) can be combined with a health savings account (HSA), for you to pay for certain medical expenses with money you set aside in your tax-free HAS. This is why it's more commonly called an HSA-eligible plan. (Health Insurance Marketplace. https://www.healthcare.gov/glossary/high-deductible-health-plan/. Retrieved on July 6, 2026.)

    - For 2026, the IRS defines a high deductible health plan as any plan with a deductible of at least $1,700 for individual or $3,400 for family coverage. An HDHP's total yearly out-of-pocket expenses (including deductibles, copayments, and coinsurance) can't be more than $8,500 for an individual or $17,000 for a family. (This limit doesn't apply to out-of-network services.)" https://www.irs.gov/pub/irs-drop/rp-25-19.pdf. Retrieved on July 6, 2026.)

- **Health Maintenance Organization (HMO):** A "Health Maintenance Organization is a type of health insurance plan that usually limits coverage to care from doctors who work for or contract with the HMO. It generally won't cover out-of-network care except in an emergency. An HMO may require you to live or work in its service area to be eligible for coverage. HMOs often provide integrated care and focus on prevention and wellness." (Health Insurance Marketplace. https://www.healthcare.gov/glossary/health-maintenance-organization-hmo/ Retrieved on July 6, 2026.)

- **Point of Service (POS):** "A point-of-service plan is a type of plan in which you pay less if you use doctors, hospitals, and other health care providers that belong to the plan's network. POS plans also require you to get a referral from your primary care doctor in order to see a specialist. (Small Business Majority. https://www.healthcare.gov/glossary/point-of-service-plan-pos-plan/ Retrieved on July 6, 2026.)

- **Preferred Provider Organization (PPO):** "A Preferred Provider Organization is a type of health plan that contracts with medical providers, such as hospitals and doctors, to create a network of participating providers. You pay less if you use providers that belong to the plan's network. You can use doctors, hospitals, and providers outside of the network for an additional cost." (Health Insurance Marketplace. https://www.healthcare.gov/glossary/preferred-provider-organization-ppo/Retrieved on July 6, 2026.)

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