



2025 Medical Plan Comparison

	Plan 1: PPO	Plan 2: HDHP
Deductible (In-Network)		
Associate	\$1,000	\$2,500
Associate + 1	\$2,000	\$5,000
Family	\$3,000	\$5,000
Out-of-Pocket Maximum (In-Network)		
Associate	\$3,500	\$5,000
Associate + 1	\$7,000	\$10,000
Family	\$10,500	\$10,000
Coinsurance	20%	20%
Preventative Care/Annual Exam	100%	100%
Grande Clinic Visit	\$0	\$10
Pre-Tax Contribution Account Options	Health Flexible Spending Account (FSA)	Health Savings Account (HSA) Limited Purpose Flexible Spending Account (FSA)
Annual Employer Contributions	Health Reimbursement Arrangement (HRA)	Health Savings Account (HSA)
Associate	\$240	\$500
Associate + 1	\$480	\$750
Family	\$720	\$1,000

Bi-Weekly Premiums

	Plan 1: PPO	Plan 2: HDHP
Normal Rates		
Associate	\$93	\$56
Associate + 1	\$227	\$142
Family	\$330	\$200
Associate Wellness Discount		
Associate	\$58	\$21
Associate + 1	\$192	\$107
Family	\$295	\$165
Associate & Spouse/Domestic Partner Wellness Discount		
Associate	x	x
Associate + 1	\$172	\$87
Family	\$275	\$145



Plan 1: PPO	Plan 2: HDHP
<ul style="list-style-type: none">• Lower deductibles• Lower out-of-pocket maximums• Higher monthly premiums• Copay applies for medical services and prescription costs• Each family member must meet their own deductible• Separate out-of-pocket maximum for the prescription plan• Health Reimbursement Arrangement included<ul style="list-style-type: none">○ Grande contributes to this account○ Associates cannot add to it• Option to enroll in Health Flexible Spending Account<ul style="list-style-type: none">○ Associates can set pre-tax money aside from their paycheck to be used for medical, dental and vision expenses○ Grande does not contribute to this account○ 'Use it or lose it' account. Only up to \$640 can rollover into the following year	<ul style="list-style-type: none">• Higher deductibles• Higher out-of-pocket maximums• Lower monthly premiums• You pay the entire cost of services until the deductible is met<ul style="list-style-type: none">○ Once the deductible is met, coinsurance kicks in and you are responsible for only 20% of the cost of services until you reach your out-of-pocket maximum• The deductible can be reached by one family member or a combination of family members• Prescription out-of-pocket maximum is integrated with the medical out-of-pocket maximum• Health Savings Account is included<ul style="list-style-type: none">○ Grande contributes to this account○ Associates can set pre-tax money aside from their paycheck to be used for medical, dental and vision expenses○ The account rolls over every year○ The account stays with you even if you drop the HDHP or leave Grande• Option to enroll in a Limited Purpose Flexible Spending Account<ul style="list-style-type: none">○ Associates can set pre-tax money aside from their paycheck to be used for dental and vision expenses

Still not sure which plan to choose...

Utilize a decision-making tool, PLANSelect, to assist in making an educated decision on which medical plan best fits your lifestyle. To help better understand the differences between the PPO and HDHP medical plans, Associates can complete a five-minute survey to estimate premium and medical expenses. Scan the QR Code to get started!

