The Deductible Page

What a lower deductible actually costs — and what each plan covers — Plan Year 2027

FRESNO COUNTY HEALTH COST WATCH · TENTATIVE AGREEMENT — PENDING RATIFICATION

Premiums are only half the price of a plan. The other half is the **deductible** — what you pay yourself before the plan starts paying for most care. **Day-one** services are copay-only from your first visit; the deductible never applies to them. **Behind-the-deductible** services are full cost until your deductible is met — then you pay the copay shown, until your out-of-pocket maximum, after which the plan pays 100%. All five 2027 plans, side by side:

The five plans at a glance

Plan	Premium per check*	Deductible (you / family)	Usable from day one (no deductible)	Behind the deductible — full cost first, then the copay shown
Anthem EPO Cypress	EO $60.34 · ES $177.75 EC $99.64 · Fam $291.66	$500 / $1,000	• Preventive care $0 · Primary care $25 · Urgent care $50 • Prescriptions $10 / $20 / $50 / $150 • Therapy, chiropractic, acupuncture, home health, mental-health office $25	• Specialist $50 · Labs $50 · Imaging $100 • ER $250 · Outpatient surgery $250 · Hospital stay $500 per admission
Anthem EPO Maple	EO $21.42 · ES $88.23 EC $27.63 · Fam $163.21	$1,000 / $2,000	• Preventive care $0 · Primary care $50 · Urgent care $100 • Prescriptions $20 / $40 / $100 / $150 • Therapy, chiropractic, acupuncture, home health, mental-health office $50	• Specialist $100 · Labs $100 · Imaging $200 • ER $500 · Outpatient surgery $500 · Hospital stay $1,000 per admission
Kaiser HMO	EO $100.77 · ES $263.42 EC $168.76 · Fam $411.50	$500 / $1,000	• Preventive care $0 · Telehealth $0 · Primary care $25 • Most specialist visits $25–$50 · Urgent care $25 • Prescriptions $10 / $20 / $150 · Mental health $25 (group $12) · Home health $0 · Chiropractic $10	• ER $250 · Hospital stay $500 per admission · Outpatient surgery $250 • Imaging $100 · Labs $15 · X-ray $50 · Therapy $25
Anthem HDPPO (high deductible)	**$0.00 at every tier**	$3,500 / $6,000	• Preventive care $0 · Virtual primary care & mental-health visits $0	• **Everything else** — visits, prescriptions, hospital — full cost until the deductible is met, then $0
Kaiser HDHP (high deductible)	**$0.00 at every tier**	$3,500 / $6,000	• Preventive care $0	• **Everything else** — visits, prescriptions, hospital — full cost until the deductible is met, then $0

*Employee deduction per biweekly paycheck under the tentative agreement, with Delta Dental DPPO. EO = Employee Only, ES = Employee + Spouse, EC = Employee + Child(ren), Fam = Family.

What a lower deductible costs

Employee Only: the high-deductible plans charge **$0**. Maple's $1,000 deductible costs **$556.92 a year** in premiums; Cypress's $500 costs **$1,568.84**; Kaiser HMO's $500 costs **$2,620.02**.

Family: high-deductible plans still $0. Maple ($2,000 family deductible) costs **$4,243.46 a year**; Cypress ($1,000) **$7,583.16**; Kaiser HMO ($1,000) **$10,699.00**. **Read that twice:** a lower deductible costs more every check — and a bad year's ceiling can go *up*, not down.

When You Actually Use It

The worst-case year, the tax-free accounts, and how to spread a deductible across the year

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The worst-case year, by plan

Your real ceiling for the year is: **premiums + the plan's out-of-pocket maximum** (some plans add a separate pharmacy maximum). Under the tentative agreement:

Plan	Employee Only — premium/yr	Employee Only — worst case	Family — premium/yr	Family — worst case
Anthem HDPPO	$0	$3,500	$0	**$6,000**
Kaiser HDHP	$0	$3,500	$0	**$6,000**
Anthem EPO Cypress	$1,568.84	$6,318.84	$7,583.16	**$17,083.16**
Kaiser HMO	$2,620.02	$6,370.02	$10,699.00	**$18,199.00**
Anthem EPO Maple	$556.92	$10,056.92	$4,243.46	**$23,243.46**

The two $0-premium high-deductible plans carry the **lowest worst case** in the lineup — once the deductible is met, the plan pays 100%. Their real cost is **timing**: the $3,500 / $6,000 can come due in the first months of the year, all at once. Maple is the trap in reverse — a modest premium sitting on the highest ceiling of any plan.

The tax-free accounts (FSA & HSA) — administered by Navia

- **HSA (high-deductible plans only):** set aside pre-tax money for the deductible. 2027 IRS limits: **$4,500** (self-only) / **$9,000** (family), plus $1,000 at age 55+. The money is yours, rolls over every year, and contributions can be started, stopped, or changed monthly.
- **The tentative agreement includes no County HSA contribution** — the deductible is carried by the employee unless you fund the account yourself.
- **Spread it yourself:** setting aside **$134.62 per check** (self-only) or **$230.77 per check** (family) of your own pre-tax pay covers the full high-deductible amount across the year — that is your own money, spread out, not a discount.
- **Health FSA (non-HD plans):** elected at open enrollment, generally fixed for the year; the full amount is available from day one — but unused money is subject to use-it-or-lose-it, so size it carefully. **2027 limit: $3,400** (County of Fresno 2027 Benefit Guide). There is **no carryover** — unused funds are not returned or rolled over — but expenses may be incurred through **March 15, 2028**, with claims filed by **May 15, 2028**.
- **Don't mix them up:** you cannot hold a general Health FSA and contribute to an HSA at the same time. A Limited-Purpose FSA (dental and vision only) can pair with an HSA. A Dependent Care FSA is also offered.

Before you choose

- Open enrollment closes **Friday, November 20, 2026 at 5:00 PM**.
- Price your own salary and tier in the calculator at **fresnohealthcosts.com** — it covers all 132 County classifications and flags costs above the federal affordability threshold.
- If your care is mostly primary care, prescriptions, and therapy, the day-one column matters most. If a hospital stay is your risk, the worst-case table matters most.

Sources: County of Fresno Plan Year 2027 plan summaries (Anthem Custom EPO 500 / 1000, Anthem PPO (HSA) 3500; Kaiser Disclosure Form Part One, Group ID 580) and the rate sheet and MOU addendum presented at the October 26, 2026 bargaining session (rates approved by the Board of Supervisors October 6, 2026); County of Fresno RFP 26-074 and benefit guide (FSA/HSA administration by Navia); IRS Rev. Proc. 2026-24 (2027 HSA limits). Premiums are biweekly employee deductions with Delta Dental DPPO under the tentative agreement reached October 26, 2026; the agreement is **pending member ratification and is not final**. Each plan summary is a brief outline of coverage — if a summary and the Evidence of Coverage differ, the Evidence of Coverage prevails. This is an independent information page, not a County of Fresno website.