

2026 Small Group Change Crosswalk

Benefit changes noted below reflect updates made to existing Small Group plans effective January 1, 2026.
For a complete overview of the entire plan design, please refer to the plan specific schedule of benefits.

INTRODUCING TWO NEW PLANS! REFER TO THE SCHEDULE OF BENEFITS FOR PLAN SPECIFICS		
PPO SELECT 9 (Gold)		PPO SELECT 22 (Silver)
PPO Small Group	2025 Benefit(s)	Updated 2026 Benefit(s)
PPO Freedom 1 Platinum	There are no benefit changes to this plan for 2026	
PPO Freedom 5 Platinum	There are no benefit changes to this plan for 2026	
PPO Freedom 9 Gold	There are no benefit changes to this plan for 2026	
PPO Select 9 Gold	New Plan for 2026! Provided with Prominence’s statewide UHN network. CIGNA national network not available.	
PPO Freedom 18 Gold	There are no benefit changes to this plan for 2026	
PPO Freedom 22 Silver	<ul style="list-style-type: none"> \$9,200 OOPM Single; \$18,400 Family (In-Net) 	<ul style="list-style-type: none"> \$10,150 OOPM Single; \$20,300 Family (In-Net)
PPO Select 22 Silver	New Plan for 2026! Provided with Prominence’s statewide UHN network. CIGNA national network not available.	
PPO Freedom 30 Bronze	<ul style="list-style-type: none"> \$9,200 CYD Single; \$18,400 Family (In-Net) \$9,200 OOPM Single; \$18,400 Family (In-Net) 	<ul style="list-style-type: none"> \$10,150 CYD Single; \$20,300 Family (In-Net) \$10,150 OOPM Single; \$20,300 Family (In-Net)
PPO HD Freedom 12 Gold	<ul style="list-style-type: none"> \$3,300 CYD Single; \$6,600 Family (In-Net) 	<ul style="list-style-type: none"> \$3,400 CYD Single; \$6,800 Family (In-Net)
PPO HD Freedom 17 Silver	There are no benefit changes to this plan for 2026	
PPO HD Freedom 26 Bronze	There are no benefit changes to this plan for 2026	

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POS Small Group	2025 Benefit(s)	Updated 2026 Benefit(s)
POS Freedom 1 Gold	<ul style="list-style-type: none"> \$1,000 CYD Single; \$2,000 Family (PPO Tier2) \$7,000 OOPM Single; \$14,000 Family (HMO Tier1) \$9,200 OOPM Single; \$18,400 Family (PPO Tier2) 	<ul style="list-style-type: none"> \$1,500 CYD Single; \$3,000 Family (PPO Tier2) \$8,150 OOPM Single; \$16,300 Family (HMO Tier1) \$10,150 OOPM Single; \$20,300 Family (PPO Tier2)
POS 5 Freedom Gold	<ul style="list-style-type: none"> \$9,200 OOPM Single; \$18,400 Family (PPO Tier2) \$75 Specialist Office Visit (HMO Tier) \$75 Chiropractic (HMO Tier) 	<ul style="list-style-type: none"> \$10,150 OOPM Single; \$20,300 Family (PPO Tier2) \$70 Specialist Office Visit (HMO Tier) \$70 Chiropractic (HMO Tier)
POS Freedom 7 Gold	<ul style="list-style-type: none"> \$9,200 OOPM Single; \$18,400 Family (PPO Tier2) 	<ul style="list-style-type: none"> \$10,150 OOPM Single; \$20,300 Family (PPO Tier2)
POS Freedom 9 Gold	There are no benefit changes to this plan for 2026	
POS Freedom 19 Silver	<ul style="list-style-type: none"> \$7,200 OOPM Single; \$14,400 Family (HMO Tier1) \$9,200 OOPM Single; \$18,400 Family (PPO Tier2) 	<ul style="list-style-type: none"> \$7,900 OOPM Single; \$15,800 Family (HMO Tier1) \$10,150 OOPM Single; \$20,300 Family (PPO Tier2)
POS Freedom 23 Expanded Bronze	<ul style="list-style-type: none"> \$8,800 OOPM Single; \$17,600 Family (HMO Tier1) \$9,200 OOPM Single; \$18,400 Family (PPO Tier2) 	<ul style="list-style-type: none"> \$9,700 OOPM Single; \$19,400 Family (HMO Tier1) \$10,150 OOPM Single; \$20,300 Family (PPO Tier2)
HMO Freedom Small Group	2025 Benefit(s)	Updated 2026 Benefit(s)
HMO Freedom 9 Gold	There are no benefit changes to this plan for 2026	
HMO Freedom 19 Gold	There are no benefit changes to this plan for 2026	
HMO FREEDOM 22 Silver	<ul style="list-style-type: none"> \$9,200 OOPM Single; \$18,400 Family (In-Net) 	<ul style="list-style-type: none"> \$10,150 OOPM Single; \$20,300 Family (In-Net)
HMO FREEDOM 30 Expanded Bronze	<ul style="list-style-type: none"> \$9,200 CYD Single; \$18,400 Family (In-Net) \$9,200 OOPM Single; \$18,400 Family (In-Net) 	<ul style="list-style-type: none"> \$10,150 CYD Single; \$20,300 Family (In-Net) \$10,150 OOPM Single; \$20,300 Family (In-Net)
HMO Small Group	2025 Benefit(s)	Updated 2026 Benefit(s)
HMO Select 4 Gold	<ul style="list-style-type: none"> \$8,150 OOPM Single; \$16,300 Family (In-Net) 	<ul style="list-style-type: none"> \$8,400 OOPM Single; \$16,800 Family (In-Net)
HMO Select 9 Gold	There are no benefit changes to this plan for 2026	
HMO Select 10 Gold	There are no benefit changes to this plan for 2026	
HMO Select 18 Gold	There are no benefit changes to this plan for 2026	
HMO Select 27 Silver	<ul style="list-style-type: none"> \$9,200 OOPM Single; \$18,400 Family 	<ul style="list-style-type: none"> \$10,150 OOPM Single; \$20,300 Family

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HMO Select 28 Silver	<ul style="list-style-type: none"> \$9,200 OOPM Single; \$18,400 Family 	<ul style="list-style-type: none"> \$10,150 OOPM Single; \$20,300 Family
HMO Select 26 Expanded Bronze	<ul style="list-style-type: none"> \$9,200 OOPM Single; \$18,400 Family 	<ul style="list-style-type: none"> \$10,150 OOPM Single; \$20,300 Family
HMO Select 29 Expanded Bronze	<ul style="list-style-type: none"> \$9,200 CYD Single; \$18,400 Family \$9,200 OOPM Single; \$18,400 Family 	<ul style="list-style-type: none"> \$10,150 CYD Single; \$20,300 Family \$10,150 OOPM Single; \$20,300 Family
HMO Select 30 Bronze	<ul style="list-style-type: none"> \$9,200 CYD Single; \$18,400 Family \$9,200 OOPM Single; \$18,400 Family 	<ul style="list-style-type: none"> \$10,150 CYD Single; \$20,300 Family \$10,150 OOPM Single; \$20,300 Family
HMO HD Select 12 Gold	<ul style="list-style-type: none"> \$3,300 CYD Single; \$6,600 Family 	<ul style="list-style-type: none"> \$3,400 CYD Single; \$6,800 Family
HMO HD Select 17 Silver	There are no benefit changes to this plan for 2026	
HMO HD Select 26 Expanded Bronze	There are no benefit changes to this plan for 2026	