



**PAINTERS DISTRICT COUNCIL #4 HEALTH & WELFARE FUND
OPEN ENROLLMENT EFFECTIVE MARCH 1, 2026:
BENEFIT SUMMARIES**

	Plan 1	Plan 2
IN-NETWORK DEDUCTIBLE	\$500/\$1,000	\$2,000/\$4,000
CO-INSURANCE	90%/10%	80%/20%
OUT OF POCKET MAXIMUM	\$2,500/\$5,000	\$4,000/\$8,000
OUT-OF-NETWORK DEDUCTIBLE	\$1,500/\$3,000	\$3,000/\$6,000
CO-INSURANCE	70%/30%	60%/40%
OUT-OF-POCKET MAXIMUM	\$5,000/\$10,000	\$6,000/\$12,000
PHYSICIAN COPAY SPECIALIST	\$20	\$25
COPAY	\$30	\$40
HOSPITAL COPAY	\$500	20% AFTER DEDUCTIBLE
OUTPATIENT SURGERY COPAY	\$75	20% AFTER DEDUCTIBLE
EMERGENCY ROOM	\$150	\$150
URGENT CARE	\$50	\$50
PRESCRIPTION DRUG	\$5/\$30/\$50 AT RETAIL (2.5 TIMES AT MAIL)	\$5/20%/20% AT RETAIL (\$150 MAX/\$250 MAX) (2.5 TIMES AT MAIL)
SINGLE RATE	\$919.56	\$574.66
TWO-PERSON RATE	\$1,796.94	\$1,122.71
FAMILY RATE	\$2,343.21	\$1,536.41

PAP Insurance Splits

	Plan 1	Plan 2
Single	60% HCA – 40% WRA	55% HCA – 45% WRA
2-Person	90% HCA – 10% WRA	85% HCA – 15% WRA
Family	97% HCA – 3% Admin	97% HCA – 3% Admin

No Insurance on File	Waiver on File
80% HCA – 20% WRA	20% HCA – 80% WRA