

**Chicago Federation of Musicians Union
Group Health Plan Offerings with United Healthcare - effective 1/1/2026**

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Benefits	United Healthcare Navigate HMO EGJ7 / RXEU	United Healthcare Navigate HMO EGJT / RXEU	United Healthcare CORE Premier PPO EGLK / RXEU
Individual Deductible	\$2,000	\$5,000	\$2,500 // \$5,000
Family Deductible Max	\$4,000	\$10,000	\$5,000 // \$10,000
Coinsurance	80%	60%	80% // 60%
Individual Out-of-Pocket Max	\$6,000	\$6,350	\$6,000 // \$10,000
Out-of-Pocket Max Family	\$12,000	\$12,700	\$12,000 // \$20,000
Network Preventive Care	100%	100%	100%
Network Office Visit Copay	\$30 copay	\$30 copay	\$30 copay
Network Specialist Office Visit	\$60 copay	\$60 copay	\$60 copay
Network Urgent Care Copay	\$50 copay	\$50 Copay	\$50 copay
Emergency Room	\$250 copay plus coinsurance	\$250 copay plus coinsurance	\$250 copay plus coinsurance
Prescription Drug Copays	\$10 / \$40 / \$75 / \$125	\$10 / \$40 / \$75 / \$125	\$10 / \$40 / \$75 / \$125
In-Patient / Out-Patient Surgery	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance
Diagnostic Tests (x-rays, blood work)	\$0	\$0	\$0
Imaging (CT, PET scans, MRI's)	Deductible + Coinsurance	Deductible + Coinsurance	Deductible + Coinsurance
MONTHLY COST			
Employee	\$845	\$799	\$1,053
Employee + Spouse	\$1,860	\$1,758	\$2,316
Employee + Children	\$1,606	\$1,518	\$2,000
Family	\$2,621	\$2,477	\$3,264