2026 Hennepin County Employee Health Plan Premiums



2026 Plan							
Plan Tier	Monthly Premium	Monthly Employer Contribution	Employer Cost Share	Monthly Employee Contribution	Employee Cost Share	Biweekly Employee Contribution	
Employee Only	\$1,158.77	\$1,124.01	97.0%	\$34.76	3.0%	\$16.04	
Employee + Spouse	\$2,723.01	\$2,260.10	83.0%	\$462.91	17.0%	\$213.65	
Employee + Child(ren)	\$2,085.71	\$1,731.14	83.0%	\$354.57	17.0%	\$163.65	
Employee + Family	\$3,186.53	\$2,708.55	85.0%	\$477.98	15.0%	\$220.61	



2026 Hennepin County Employee Health Plan



2026 Plan				
Plan Design <u>Without</u> Wellness Incentive	In-network			
Deductible (single/family)	\$650/ \$1300			
Out-of-pocket maximum (single/family)	\$3,500/ \$5,500			
General coinsurance	20%			
Office visits Preventive care Primary care Specialist Behavioral and chemical health	Free \$40 after deductible \$40 after deductible Free			
Inpatient services	\$500 after deductible			
Outpatient services	\$200 after deductible			
Imaging	20% after deductible			
Urgent care	\$40 after deductible			
Emergency room	\$200 after deductible			
Retail / Mail order Rx Generic Formulary Non-Formulary	(Deductible does not apply) \$40 / \$120 \$80 / \$240 \$80 / \$240			

Notes:

 Plan design for enrollees earning the wellness incentive include a \$20 copay reduction for office visits, urgent care, and some other services not listed above.