

Catholic Diocese of Columbus

2026 Medical Plan Options

Modified FIE 4-tier v2

	2025 Current Plans				2026 Proposed Plans			
BENEFIT OUTLINE	Surest Base Plan		Surest Enhanced Plan		Surest Base Plan		Surest Enhanced Plan	
Embedded/Non-Embedded	Embedded		Embedded		Embedded		Embedded	
Ind./Family Ded	\$0		\$0		\$0		\$0	
Ind./Family OOPM	\$5500/\$11000		\$3000/\$6000		\$5500/\$11000		\$3000/\$6000	
Coinsurance (member pays)	0%		0%		0%		0%	
PCP Copay	\$25 to \$130		\$5 to \$40		\$25 to \$130		\$5 to \$40	
Specialist Copay	\$25 to \$130		\$5 to \$40		\$25 to \$130		\$5 to \$40	
Emergency Room	\$500		\$200		\$500		\$200	
Urgent Care	\$80		\$20		\$80		\$20	
Rx Tier 1	\$10		\$10		\$10		\$10	
Rx Tier 2	\$35		\$35		\$35		\$35	
Rx Tier 3	\$70		\$70		\$70		\$70	
Rx Tier 4	\$10 / \$100 / \$200		\$10 / \$100 / \$200		\$10 / \$100 / \$200		\$10 / \$100 / \$200	
PREMIUM EQUIVALENT RATES	Enrollment	Budget	Enrollment	Budget	Enrollment	Budget	Enrollment	Budget
Employee	424	\$792.00	533	\$1,114.00	424	\$931.58	533	\$1,236.44
Employee+Spouse	39	\$1,705.00	101	\$2,404.00	39	\$2,119.16	101	\$2,782.00
Employee+Child(ren)	94	\$1,705.00	152	\$2,404.00	94	\$1,826.86	152	\$2,472.89
Family	97	\$1,950.00	159	\$2,752.00	97	\$2,454.87	159	\$3,214.75
MONTHLY TOTAL	654	\$751,723	945	\$1,639,542	654	\$887,484	945	\$1,827,029
ANNUAL TOTAL		\$9,020,676		\$19,674,504		\$10,649,813		\$21,924,349
\$ Change						\$1,629,137		\$2,249,845
% Change						18.1%		11.4%
GRAND TOTAL	1,599	Total	%		Total	%	\$ Change	% Change
		\$28,695,180			\$32,574,161		\$3,878,981	13.5%
EMPLOYER COST		\$23,463,060	81.8%		\$26,527,474	81.4%	\$3,064,414	13.1%
EMPLOYEE COST		\$5,232,120	18.2%		\$6,046,687	18.6%	\$814,567	15.6%
MONTHLY EMPLOYER CONTRIBUTIONS					\$ Change		\$ Change	
Employee	\$684.00	86%	\$891.00	80%	\$793.75	\$109.75	\$988.93	\$97.93
Employee+Spouse	\$1,449.00	85%	\$1,924.00	80%	\$1,775.38	\$326.38	\$2,226.53	\$302.53
Employee+Child(ren)	\$1,449.00	85%	\$1,924.00	80%	\$1,526.96	\$77.96	\$1,979.13	\$55.13
Family	\$1,657.00	85%	\$2,202.00	80%	\$2,056.71	\$399.71	\$2,572.27	\$370.27
MONTHLY EMPLOYEE CONTRIBUTIONS					\$ Change		\$ Change	
Employee	\$108.00	14%	\$223.00	20%	\$137.83	\$29.83	\$247.51	\$24.51
Employee+Spouse	\$256.00	15%	\$480.00	20%	\$343.78	\$87.78	\$555.47	\$75.47
Employee+Child(ren)	\$256.00	15%	\$480.00	20%	\$299.90	\$43.90	\$493.76	\$13.76
Family	\$293.00	15%	\$550.00	20%	\$398.16	\$105.16	\$642.48	\$92.48
MONTHLY EMPLOYER CONTRIBUTIONS					\$ Change		\$ Change	
Employee	\$684.00	86%	\$891.00	80%	\$793.58	\$109.58	\$988.44	\$97.44
Employee+Spouse	\$1,449.00	85%	\$1,924.00	80%	\$1,775.16	\$326.16	\$2,227.00	\$303.00
Employee+Child(ren)	\$1,449.00	85%	\$1,924.00	80%	\$1,526.86	\$77.86	\$1,978.89	\$54.89
Family	\$1,657.00	85%	\$2,202.00	80%	\$2,056.87	\$399.87	\$2,572.75	\$370.75
MONTHLY EMPLOYEE CONTRIBUTIONS ROUNDED					\$ Change		\$ Change	
Employee	\$108.00	14%	\$223.00	20%	\$138.00	\$30.00	\$248.00	\$25.00
Employee+Spouse	\$256.00	15%	\$480.00	20%	\$344.00	\$88.00	\$555.00	\$75.00
Employee+Child(ren)	\$256.00	15%	\$480.00	20%	\$300.00	\$44.00	\$494.00	\$14.00
Family	\$293.00	15%	\$550.00	20%	\$398.00	\$105.00	\$642.00	\$92.00