



2026 Product Highlights

What We Offer



Stability

Strong benefits, loyal membership and trusted experience



Flexibility

Freedom to choose how to spend healthcare dollars



Quality

The same great service and satisfaction for more than 20 years



HMO and PPO plan options to fit every need

Market to watch!

Advantage (HMO)

\$0 Premium with preloaded Flex Card for dental, vision, hearing, OTC and medical copays **NEW!** Now includes Oura Ring

Advantage Choice (PPO)

\$0 Premium with Flex Card, Oura Ring and out-of-network coverage