

2025 Orange County Government Medical Plan Comparison Chart

	OrangePrime Plus HDHP w HSA	OrangePrime LDHP	OrangePrime Local (SureFit)
CIGNA NETWORK	Open Access Plus Network (OAP)	Open Access Plus Network (OAP)	Surefit: Advent Health Network ONLY
BENEFITS	In-Network	In-Network	In-Network Only
	Employee Pays	Employee Pays	Employee Pays
Deductible Individual/Family	\$1,650 / \$3,300	\$1,500 / \$3,000	\$1,500 / \$3,000
Employer HSA Contribution Individual/Family	Up to \$1,000 / \$1,550 <i>(proration apply)</i>	Not HSA Eligible	Not HSA Eligible
Out-of-Pocket Max Individual/Family	\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000
Preventive Care	\$0	\$0	\$0
Primary Care	\$30 after Deductible	\$30 co-pay	\$30 co-pay
Specialist	\$50 after Deductible	\$50 co-pay	\$50 co-pay
Inpatient Hospital Admission	20% after Deductible	20% after Deductible	20% after Deductible
Outpatient Surgery (Non-Hospital)	20% after Deductible	\$150 co-pay	\$150 co-pay
Advanced Imaging (hospital)	20% after Deductible	20% after Deductible	20% after Deductible
Advanced Imaging (non-hospital)	20% after Deductible	\$150 co-pay	\$150 co-pay
Urgent Care	20% after Deductible	\$50 co-pay	\$50 co-pay
Emergency Room	20% after Deductible	20% after Deductible	20% after Deductible
Short-Term Rehabilitation / Therapy	20% after Deductible	20% after Deductible	20% after Deductible
Mental Health/Substance (inpatient)	20% after Deductible	20% after Deductible	20% after Deductible
Mental Health/Substance (outpatient)	\$50 after Deductible	\$50 co-pay	\$50 co-pay
Retail – 30-day supply	Tier 1	10	
	Tier 2	10% + \$30	
	Tier 3	10% + \$50	
	Tier 4	10% - \$100	
Retail – 90-day supply	Tier 1	10	
	Tier 2	10% + \$30	
	Tier 3	10% + \$50	
	Tier 4	10% - \$200	
Mail Order – 90-day supply	Tier 1	10	
	Tier 2	10% + \$30	
	Tier 3	10% + \$50	
	Tier 4	10% - \$200	