

University of Denver – Cigna Plan Comparison: 2025 vs. 2026

Cigna Plans Comparison (2025 vs. 2026)

Category	2025 Plan	2026 Renewal Option	Change / Impact
LocalPlus IN Deductible	\$0	\$250 / \$500	Increase
LocalPlus IN HDHPQ Deductible	\$1,650 / \$3,300	\$2,250 / \$4,500	Increase
OAP HDHPQ Deductible	\$1,650 / \$3,300	\$2,250 / \$4,500	Increase
OAP Copay Deductible	\$0	\$250 / \$500	Increase
LocalPlus IN OOP Max	\$2,000 / \$4,500	\$3,000 / \$6,000	Higher exposure
LocalPlus HDHPQ OOP Max	\$3,300 / \$6,600	\$4,500 / \$9,000	Increase
OAP HDHPQ OOP Max	\$3,300 / \$6,600	\$4,500 / \$9,000	Increase
OAP Copay OOP Max	\$2,000 / \$4,500	\$3,000 / \$6,000	Increase
Primary Care Copay	\$25	\$25	No change
Specialist Copay	\$40	\$50	Increase
Urgent Care Copay	\$40	\$75	Increase
Coinsurance	20% (after deductible)	20% (after deductible)	No change
Pharmacy (Tier 1 / 2 / 3)	\$15 / \$30 / \$60	\$15 / \$30 / \$60	No change

Key Takeaways

- Deductibles increase across **all plans** under the 2026 renewal.
- Employees face **higher out-of-pocket maximums**, increasing potential financial exposure.
- Specialist copays rise from **\$40 → \$50**; urgent care jumps from **\$40 → \$75**.
- Pharmacy and coinsurance remain **unchanged**.
- Overall, the 2026 plans result in **higher upfront costs** and **greater total exposure**.