

Global Health 1500 Plan

Envoy Guide

Benefits

In 2026, the deductibles of the Global Health 1500 Plan will increase to remain compliant with IRS minimum requirements for HSA-eligible plans. The new deductibles will be \$1,700 for an individual and \$3,400 for a family. Additionally, the maximum out-of-pocket (MOOP) benefit moved from a non-embedded operation to an embedded operation in 2025. For 2026, the MOOP amounts will remain the same with an individual amount of \$4,250 and a family amount of \$8,000. For more information about the Global Health 1500 Plan, please see the [Schedule of Benefits](#).

Your Cigna Envoy Portal: How to Understand Deductible Contribution Progress

With a non-embedded deductible, family coverage on the Cigna Global 1500 does not have an individual deductible. Below is an example of how your deductible contributions are shown in your Envoy portal. There are two different views.

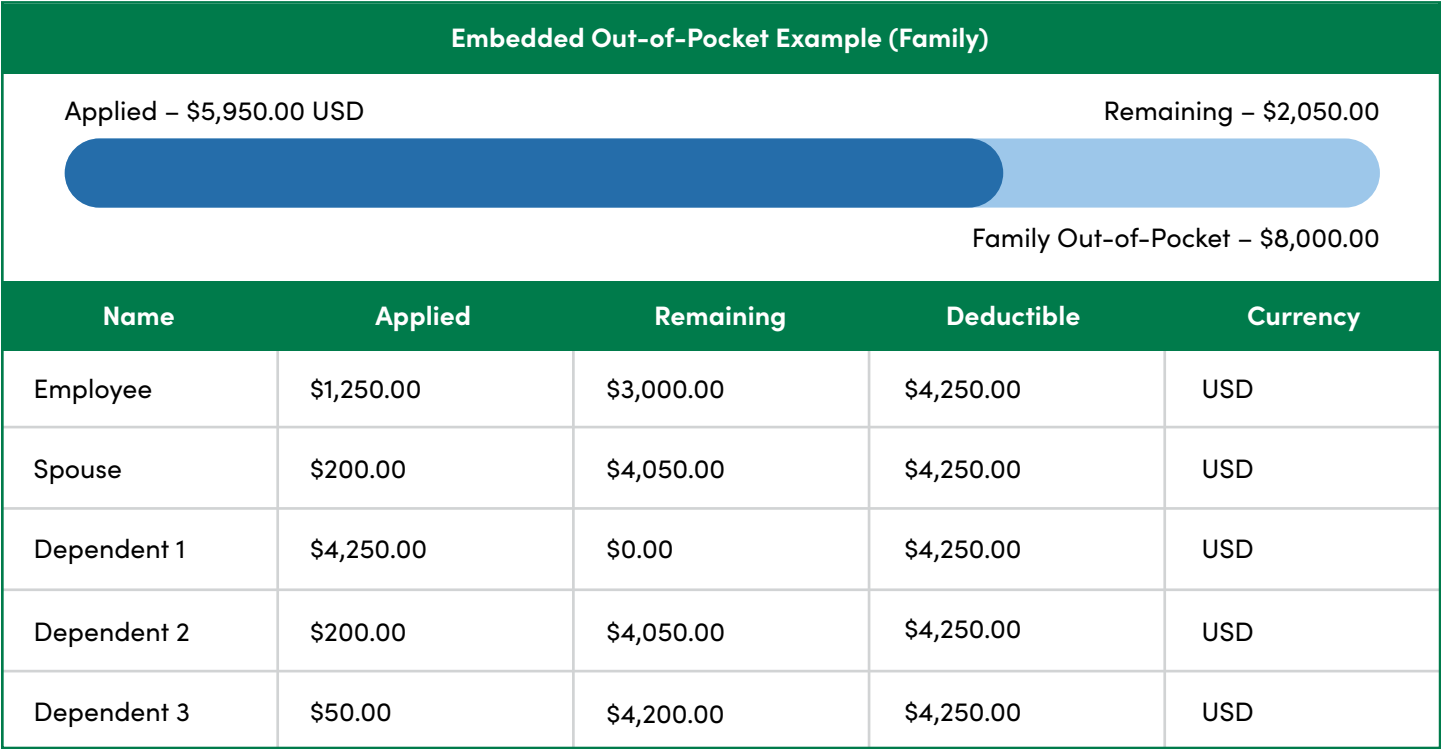
- 1 The first is a blue progress bar that shows an accurate representation of the total contributions from all of your family members to your deductible.
- 2 The second is a table that shows individual contributions to your family's deductible. Due to system limitations, Envoy only displays individual contributions up to the employee-only coverage deductible of \$1,700 (2026 deductible amount). Any individual contributions to the deductible above that limit will still be attributed to the family deductible and displayed in the blue progress bar but will not be displayed in the table. If you have a family member who has reached \$1,700 in deductible spend and would like to know what they have contributed, please contact Cigna at **1-800-441-2668**.

Aggregate Deductible Example (Family)				
Applied – \$3,400.00 USD		Remaining – \$0.00 USD		
Family Deductible – \$3,400.00				
Name	Applied	Remaining	Deductible	Currency
Employee	\$1,000.00	\$700.00	\$1,700.00	USD
Spouse	\$200.00	\$1,500.00	\$1,700.00	USD
Dependent 1	\$1,700.00	\$0.00	\$1,700.00	USD
Dependent 2	\$200.00	\$1,500.00	\$1,700.00	USD
Dependent 3	\$100.00	\$1,600.00	\$1,700.00	USD

Notes: Family Deductible is \$3,400.00. Table applied total is \$3,200.00. Dependent 1 display stopped at an individual figure, but has actually contributed to the \$1,00.00, covering the remaining \$200.00. Progress var accurately reflects full deductible satisfaction.

Maximum Out-of-Pocket (MOOP):

With an embedded MOOP, the Cigna Global 1500 has an individual embedded MOOP that matches the MOOP on employee-only coverage. Once an individual has met their MOOP, covered expenses are paid for at 100%. Once the family's MOOP has been met, the entire family's covered expenses are paid for at 100%. The Envoy portal shows this correctly in both the blue progress bar and the table. Please see the example below.



Notes: Family Out-of-Pocket is \$8,000.00. Table applied total is \$5,950.00. Progress bar is accurate.