

2026 Harbor Health Individual & Family Plans

Counties: Hays, Travis, Williamson



	Medical Benefits													Pharmacy Benefits: Rx Retail - per 30-day supply			
		Annual Ded (ind/fam)	Max OOP (ind/fam)	Preventive	PCP	Specialist (in-person/telemedicine)	Mental Health	Ambulance	ER	Harbor Express	Urgent Care	Inpatient Admits	Outpatient Surgery	Generic	Preferred Brand	Non-Preferred Brand	Specialty
Harbor Health G1	Non-Standard Harbor Gold	\$0/\$0	\$10,150/ \$20,300	\$0	\$0	With a PCP referral: \$0 Without a PCP referral: 50%	\$0	50%	50%	\$0	\$50	50%	With referral from PCP or from Spec you were referred to by your PCP: \$0 Without a referral: 50%	\$10	50%	50%	50%
Harbor Health S5	Non-Standard Harbor Silver 87 CSR	\$0/\$0	\$3,350/ \$6,700	\$0	\$0	With a PCP referral: \$0 Without a PCP referral: 50%	\$0	50%	50%	\$0	\$40	50%	50%	\$30	\$50	40%	50%
Harbor Health S6	Non-Standard Harbor Silver 94 CSR	\$0/\$0	\$2,000/ \$4,000	\$0	\$0	With a PCP referral: \$0 Without a referral PCP referral: 20%	\$0	20%	20%	\$0	\$30	20%	20%	\$5	\$15	10%	20%
Harbor Health G2	Non-Standard Harbor Gold-AI/AN \$0 Cost Share	\$0/\$0	\$0/0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Harbor Health G3	Non-Standard Harbor Gold-AI/AN Limited Cost Share	\$0/\$0	\$10,150/ \$20,300	\$0	\$0	With a PCP referral: \$0 Without a PCP referral: 50%	\$0	50%	50%	\$0	\$50	50%	With referral from PCP or from Spec you were referred to by your PCP: \$0 Without a referral: 50%	\$10	50%	50%	50%
Harbor Health G1S	Standard Gold	\$2,000/ \$4,000	\$8,200/ \$16,400	\$0	\$30	\$60	\$30	25% after ded	25% after ded	\$30	\$45	25% after ded	25% after ded	\$15	\$30	\$60	\$250
Harbor Health G2S	Standard Gold-AI/AN \$0 Cost Share	\$0/\$0	\$0/0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Harbor Health G3S	Standard Harbor Gold-AI/AN Limited Cost Share	\$2,000/ \$4,000	\$8,200/ \$16,400	\$0	\$30	\$60	\$30	25% after ded	25% after ded	\$30	\$45	25% after ded	25% after ded	\$15	\$30	\$60	\$250
Harbor Health S1	Non-Standard Harbor Silver	\$9,900/ \$19,800	\$10,150/ \$20,300	\$0	\$0	With a PCP referral: \$0 Without a PCP referral: 50% after ded	\$0	50% after ded	50% after ded	\$0	\$50	50% after ded	50% after ded	\$30	\$50	40% after ded	50% after ded
Harbor Health S2	Non-Standard Harbor Silver-AI/AN \$0 Cost Share	\$0/\$0	\$0/0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Harbor Health S3	Non-Standard Harbor Silver-AI/AN Limited Cost Share	\$9,900/ \$19,800	\$10,150/ \$20,300	\$0	\$0	With a PCP referral: \$0 Without a PCP referral: 50% after ded	\$0	50% after ded	50% after ded	\$0	\$50	50% after ded	50% after ded	\$30	\$50	40% after ded	50% after ded
Harbor Health S4	Non-Standard Harbor Silver 73 CSR	\$7,900/ \$15,800	\$8,100/ \$16,200	\$0	\$0	With a PCP referral: \$0 Without a PCP referral: 50% after ded	\$0	50% after ded	50% after ded	\$0	\$50	50% after ded	50% after ded	\$30	\$50	40% after ded	50% after ded
Harbor Health S1S	Standard Silver	\$6,000/ \$12,000	\$8,900/ \$17,800	\$0	\$40	\$80	\$40	40% after ded	40% after ded	\$40	\$60	40% after ded	40% after ded	\$20	\$40	\$80 after ded	\$350 after ded
Harbor Health S2S	Standard Silver-AI/AN \$0 Cost Share	\$0/\$0	\$0/0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Harbor Health S3S	Standard Harbor Silver-AI/AN Limited Cost Share	\$6,000/ \$12,000	\$8,900/ \$17,800	\$0	\$40	\$80	\$40	40% after ded	40% after ded	\$40	\$60	40% after ded	40% after ded	\$20	\$40	\$80 after ded	\$350 after ded
Harbor Health S4S	Standard Silver 73 CSR	\$3,000/ \$6,000	\$7,400/ \$14,800	\$0	\$40	\$80	\$40	40% after ded	40% after ded	\$40	\$60	40% after ded	40% after ded	\$20	\$40	\$80 after ded	\$350 after ded
Harbor Health S5S	Standard Silver 87 CSR	\$700/ \$1,400	\$3,300/ \$6,600	\$0	\$20	\$40	\$20	30% after ded	30% after ded	\$20	\$30	30% after ded	30% after ded	\$10	\$20	\$60 after ded	\$250 after ded
Harbor Health S6S	Standard Silver 94 CSR	\$0/\$0	\$2,200/ \$4,400	\$0	\$0	\$10	\$0	25%	25%	\$0	\$5	25%	25%	\$0	\$15	\$50	\$150