2026 Gold and Silver HSA plans for small groups



To help you understand the numbers of Anthem's Gold and Silver health savings account (HSA) plans, we've put together two examples of deductibles and out-of-pocket (OOP) costs to help.

According to Assembly Bill AB-1305 limitations on cost sharing, there is a different requirement for high-deductible health plans. A plan contract for family coverage that includes a deductible and is a high-deductible health plan (as defined in federal law) must include a deductible for each individual covered by the plan contract. It must be equal to either the amount set forth in Section 223(c)(2)(A)(i)(II) of Title 26 of the United States Code or the deductible for individual coverage under the plan contract, whichever is greater.

Subscriber and family coverage

If the subscriber is enrolled as the sole member in this plan and a dependent is added to the plan during the benefit period, the subscriber and family coverage deductible amounts will apply on the date coverage starts for the dependent.

Any deductible the subscriber met while enrolled as the sole member in this plan will be applied toward the subscriber's per-member deductible and the per-family deductible listed under subscriber and family coverage.

Subscriber-only coverage

If the subscriber is enrolled with dependents and all of the dependents are removed from the plan during the benefit period, any deductible the subscriber met while enrolled with dependents will be applied toward the subscriber-only coverage deductible.

The subscriber will not be credited for any subscriber and family coverage deductible amounts that exceed the subscriber-only coverage deductible.

An example of subscriber and family coverage deductibles

Plan coverage	In the plan's network	Outside the plan's network
Subscriber-only coverage	$2,100	$4,200
Subscriber and family coverage:		
Per member	$3,000	$6,000
Per family	$4,200	$8,400

For subscriber and family coverage, the cost share applies for any given member after they meet the member deductible or after the entire per-family deductible is met. The per-family deductible can be met by any combination of amounts from any member, but no one member is required to meet their member deductible.

For a family with subscriber and family coverage:

- Sally has allowable claims applied to her deductible totaling **$2,200**.
- Jill has allowable claims applied to her deductible totaling **$600**.
- Sam has allowable claims applied to her deductible totaling **$1,400**.
- The claims total is **$4,200**.

No single family member satisfied the **$3,000** per-member in-network deductible, but the family members collectively satisfied the per-family deductible. Members in this family now pay their coinsurance amounts per their plan (up to the out-of-pocket limit), since the in-network per-family deductible is satisfied.

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An example of subscriber and family coverage OOP costs

Plan coverage	In the plan's network	Outside the plan's network
Subscriber-only coverage	$7,200	$14,400
Subscriber and family coverage:		
Per member	$7,200	$14,400
Per family	$14,400	$28,800

For subscriber and family coverage, the cost share applies for any given member after they meet the per-member OOP limit or after the entire per-family OOP limit is met. The per-family OOP limit can be met by any combination of amounts from any member, but no one member is required to meet their member OOP limit.

Here's an example a family with subscriber-only coverage:

- Jorge has allowable claims applied to his OOP totaling **$2,800**.
- Tia has allowable claims applied to her OOP totaling **$7,200**.
- Arturo has allowable claims applied to his OOP totaling **$2,000**.
- The claims total is **$12,000**.

The family out-of-pocket limit is **$14,400**, so there is **$2,400** remaining before the per-family OOP limit is met.

Although the per-family in-network OOP limit has not been met, Tia has satisfied her per-member in-network OOP limit of $7,200, and Anthem pays 100% of covered services for the remainder of the calendar year for Tia. Jorge and Arturo have not satisfied their per-member in-network OOP limit, which means they continue to pay the member cost shares until they satisfy either their per-member OOP limit or the per-family OOP limit.

We are here to help

If you have any questions, please contact your Anthem representative.



For additional benefit information, please review the Summary of Benefits and Coverage (SBC) at sbc.anthem.com/dps.

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