

HSA Contribution Thresholds:

Effective 2025

Employee Only - **\$4,300** (\$5,300 for 55+)
Employee plus 1; Family; or Couples in the County - **\$8,550** (\$9,550 for 55+)
***County portion must be included in threshold calculations.**

- Maximum contribution for employee only - single \$3,300 (\$275.00 mo.)
- Maximum contribution for more than employee - family \$6,550 (\$545.00 mo.)

If you are over 55, an additional \$1,000 may be added into your HSA until your Medicare effective date.

County HSA Contributions:

Employee Only - **\$83.34 per month - \$1,000.08**
Employee plus 1 - **\$166.67 per month - \$2,000.04**
Family **\$166.67 per month - \$2,000.04**

Dependent Care Plan:
\$5,000 max per year (pays for out-of-pocket day care or dependent care expenses with pre-tax dollars.) Use-it-or-lose-it IRS rule applies - lose it at the end of the year if not expended.

2025 Premiums:

Anthem HDHP

County Pays - \$741.00 Employee Pays - \$87.00
County Pays - \$1214.00 Employee Plus 1 Pays - \$267.00
County Pays - \$1,347.00 Employee Family Pays - \$748.00
County Pays - \$1,772.00 Employee Dual Enrolled Pays \$323.00

Healthkeepers

County Pays - \$741.00 Employee Pays - \$83.00
County Pays - \$1,214.00 Employee Plus 1 Pays - \$254.00
County Pays - \$1,347.00 Employee Family Pays - \$712.00
County Pays \$1,751.00 Employee Dual Enrolled - Pays \$308.00

Dental

Employee Only - \$35.00 County Pays - \$21.00 Employee Pays - \$14.00
Employee Plus 1 - \$62.00 County Pays - \$21.00 Employee Pays - \$41.00
Employee/Family - \$94.00 County Pays - \$21.00 Employee Pays - \$73.00
Family (Dual Enrolled) \$94.00 County Pays \$36.00 Employee Pays \$58.00

Those who are Medicare eligible and have Key Care 750 may continue on plan, but they will not receive the monthly HSA contribution.

Insurance Deductibles for 2025

Anthem HDHP/compatible with an HSA

Overall Deductible
\$2,500 person / \$5,000 family - in network
\$2,500 person / \$5,000 family - out of network

Out-of-Pocket Limit
\$4,000 person / \$8,000 family - in network
\$5,000 person / \$10,000 family - out of network

Healthkeepers

Overall Deductible
\$2,000 person / \$4,000 family - in -network
\$2,000 person / \$4,000 family - out of network

Overall Out-of-Pocket Limit
\$3,425 person / \$6,850 family - in network
\$4,425 person / \$8,850 family- out of network

Note: These deductibles do not include those in the KC 750 program. Check the respective SBC, provided during open enrollment, for those figures.