

Oberlin College Employer Contribution HSA Funding Amounts

If you are enrolled in the CDHP plan, Oberlin College will fund fifty percent of the in-network deductible amount into your HSA account in January 2026.

What this means? You will have full access to the college's contribution in January. You will receive notification from Medical Mutual when funds are deposited.

If you have personal contributions going into your account through payroll deduction, the annual IRS limit includes contribution amounts from both the employer and employee.

Personal contributions are voluntary. Changes to personal contribution amounts may be done any time throughout the year. If you want elections to begin in January, you should re-enroll during the annual open enrollment period.

Consumer Driven Health Plan with HSA	All Employees
Employee only	\$1,000
Employee + Spouse (or)	\$1,700
Employee + 1 Child (or)	\$1,700
Employee + Children	\$1,700
Family employee+spouse+child(ren)	\$2,000

The combination of employee, employer, and any third party contributions may not exceed the IRS annual limit.

Contribution Limits for HSA Accounts			
	2025	2026	Change
IRS HSA contribution limit	Self only: \$4,300	Self only: \$4,400	Self-only: +\$100
	Family: \$8,550	Family: \$8,750	Family: + \$200
HSA catch-up contribution limit (age 55 or older in 2026)	\$1,000	\$1,000	No change (set by statute)