

Oberlin College Employer Contribution Amounts

Health Savings Account/Health Reimbursement Account

If you are enrolled in the CDHP plan, Oberlin College will fund fifty percent of the deductible 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 2026, you must re-enroll each year, which may be done during the annual open enrollment period.

Consumer Driven Health Plan	All Employees
Employee	\$1,000
Employee + Spouse (or)	\$1,700
Employee + Domestic Partner	\$1,700
Employee + 1 Child (or)	\$1,700
Employee + Children	\$1,700
Family	\$2,000

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