

## 2025 • All Benefit Eligible Employees

This document describes the Consumer-Directed Health Plan (CDHP) with Health Savings Account (HSA).

Definitions of terms are sourced from [healthcare.gov](http://healthcare.gov).

### PREMIUMS

<p>The <i>premium</i> is the amount that must be paid for your health plan. You pay it monthly and the amount you pay is a percentage of your salary.</p> <p>Employees earning over \$150,000 pay stated rates until a cap, and then 25% of stated rates over cap.</p>	Single Employee	1.75%
	Employee + Spouse Employee + Child (ren)	3.50%
	Family Employee + Spouse + Child(ren)	4.50%

### SAVINGS ACCOUNTS

	Rollover	Interest	Combined Contribution Limit	Maximum Annual College Contribution		
<p>A <i>health savings account (HSA)</i> is available. An HSA is a medical savings account available to taxpayers enrolled in a High Deductible Health Plan used to pay for out-of-pocket medical expenses like annual deductibles and coinsurance with pre-tax dollars.</p>	Yes	Yes Balances over \$1,001 earn interest.	Single	\$4,300	Employee (single)	\$1,000
			Family	\$8,550	Employee + Spouse	\$1,650
			Age 55 in 2025	Additional \$1,000/yr	Employee + Child(ren)	\$1,650
					Family	\$2,000

### DEDUCTIBLES

	IN-NETWORK		OUT-OF-NETWORK	
<p>Your <i>deductible</i> is the amount you owe for covered health care services before your health plan begins to pay. The deductible may not apply to all services.</p>	Single Employee	\$2,000	Single Employee	\$4,000
	Employee + Spouse Employee + Child (ren)	\$3,300	Employee + Spouse Employee + Child (ren)	\$6,000
	Family	\$4,000	Family	\$8,000

### MEDICAL COINSURANCE

	IN-NETWORK	OUT-OF-NETWORK
<p><i>Coinsurance</i> describes the share of the costs of a covered health care service after reaching the deductible, calculated as a percent of the allowed amount for the service.</p>	80% plan 20% employee	60% plan 40% employee

### PREVENTIVE CARE

	IN-NETWORK	OUT-OF-NETWORK
<p><i>Preventive care</i> is routine health care that includes screenings, check-ups, and patient counseling to prevent illnesses, disease, or other health problems.</p>	Covered at 100% with no deductible	Not covered

PRESCRIPTION DRUG COST	Preventive Drugs	Most Other		Drugs subject to the Deductible Amount
	Maintenance Drugs Generics or Name Brand	Generics	Brand Drugs	
Under the CDHP, prescription drugs are paid for with <i>coinsurance</i> , a percentage amount you pay for a covered health care service.	Free	80% plan 20% employee		Yes After deductible, 80%/20% coinsurance applies.

OUT-OF-POCKET MAXIMUMS	IN-NETWORK		OUT-OF-NETWORK	
	The most you pay during a policy period before your health plan starts to pay 100% for covered essential health benefits. This limit must include deductibles, coinsurance, or similar charges.	Single Employee	\$4,000	Single Employee
	Employee + Spouse	\$6,000	Employee + Spouse	\$12,000
	Employee + Child (ren)		Employee + Child (ren)	\$12,000
	Family	\$8,000	Family	\$16,000



### Where can I get more information?

For more specific information, please visit: <https://oberlincollege.sharepoint.com/sites/HR/SitePages/Benefits,-Compensation,-and-Retirement-Office.aspx?web=1>

*Note: This document outlines the highlights of each plan and is to be used for informational and educational purposes only. The document is not intended to be a summary plan description, insurance certificate, or other official plan document. If there are differences between this document summary and the official plan documents, the information in the official plan documents takes precedence.*