

## City of Hastings Insurance Costs 2025

*Health insurance premiums are deducted one month in advance, to pay for the following month's coverage. Health insurance premiums are taken on a pre-tax basis.*

						Best Case		Worst Case
Single Coverage	Premium	City Contribution	HSA/HRA Contribution	Employee Monthly Premium Cost	Annual HSA/HRA	Net Annual Employee Cost + HSA/HRA	Annual In-network Out-Of-Pocket Max	Annual Employee Potential Risk
\$200 Ded - \$30 Copay Passport	\$1,195.14	\$1,195.14	\$0.00	\$0.00	\$0	\$0	\$1,200	\$1,200
\$1,500 HRA Plan Passport	\$1,086.28	\$1,086.28	\$145.83	\$0.00	\$1,750	-\$1,750	\$2,250	\$500
\$3,300 HSA Plan Passport	\$966.54	\$966.54	\$183.33	\$0.00	\$2,200	-\$2,200	\$3,300	\$1,100
<b>\$3,300 HSA Plan Elect</b>	<b>\$845.72</b>	<b>\$845.72</b>	<b>\$183.33</b>	<b>\$0.00</b>	<b>\$2,200</b>	<b>-\$2,200</b>	<b>\$3,300</b>	<b>\$1,100</b>
Employee + Spouse Coverage	Premium	City Contribution	HSA/HRA Contribution	Employee Monthly Premium Cost	Annual HSA/HRA	Net Annual Employee Cost + HSA/HRA	Annual In-network Out-Of-Pocket Max	Annual Employee Potential Risk
\$200 Ded - \$30 Copay Passport	\$2,690.60	\$1,748.89	\$0.00	\$941.71	\$0	\$11,301	\$2,400	\$13,701
\$1,500 HRA Plan Passport	\$2,445.54	\$1,589.60	\$166.67	\$855.94	\$2,000	\$8,271	\$4,000	\$12,271
\$3,300 HSA Plan Passport	\$2,175.96	\$1,414.37	\$233.33	\$761.59	\$2,800	\$6,339	\$6,600	\$12,939
<b>\$3,300 HSA Plan Elect</b>	<b>\$1,903.98</b>	<b>\$1,237.59</b>	<b>\$233.33</b>	<b>\$666.39</b>	<b>\$2,800</b>	<b>\$5,197</b>	<b>\$6,600</b>	<b>\$11,797</b>
Employee + Children Coverage	Premium	City Contribution	HSA/HRA Contribution	Employee Monthly Premium Cost	Annual HSA/HRA	Net Annual Employee Cost + HSA/HRA	Annual In-network Out-Of-Pocket Max	Annual Employee Potential Risk
\$200 Ded - \$30 Copay Passport	\$2,510.70	\$1,631.96	\$0.00	\$878.75	\$0	\$10,545	\$2,400	\$12,945
\$1,500 HRA Plan Passport	\$2,282.02	\$1,483.31	\$166.67	\$798.71	\$2,000	\$7,584	\$4,000	\$11,584
\$3,300 HSA Plan Passport	\$2,030.48	\$1,319.81	\$233.33	\$710.67	\$2,800	\$5,728	\$6,600	\$12,328
<b>\$3,300 HSA Plan Elect</b>	<b>\$1,776.66</b>	<b>\$1,154.83</b>	<b>\$233.33</b>	<b>\$621.83</b>	<b>\$2,800</b>	<b>\$4,662</b>	<b>\$6,600</b>	<b>\$11,262</b>
Family Coverage	Premium	City Contribution	HSA/HRA Contribution	Employee Monthly Premium Cost	Annual HSA/HRA	Net Annual Employee Cost + HSA/HRA	Annual In-network Out-Of-Pocket Max	Annual Employee Potential Risk
\$200 Ded - \$30 Copay Passport	\$3,825.58	\$2,677.91	\$0.00	\$1,147.67	\$0	\$13,772	\$2,400	\$16,172
\$1,500 HRA Plan Passport	\$3,477.16	\$2,434.01	\$208.33	\$1,043.15	\$2,500	\$10,018	\$4,000	\$14,018
\$3,300 HSA Plan Passport	\$3,093.86	\$2,165.70	\$266.67	\$928.16	\$3,200	\$7,938	\$6,600	\$14,538
<b>\$3,300 HSA Plan Elect</b>	<b>\$2,707.12</b>	<b>\$1,894.98</b>	<b>\$266.67</b>	<b>\$812.14</b>	<b>\$3,200</b>	<b>\$6,546</b>	<b>\$6,600</b>	<b>\$13,146</b>

