

City of Hastings Insurance Costs 2024

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	\$1,094.60	\$1,094.60	\$0.00	\$0.00	\$0	\$0	\$1,200	\$1,200
\$1,500 HRA Plan	\$994.92	\$994.92	\$145.83	\$0.00	\$1,750	-\$1,750	\$2,250	\$500
\$3,200 HSA Plan	\$891.50	\$891.50	\$183.33	\$0.00	\$2,200	-\$2,200	\$3,000	\$800
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	\$2,464.26	\$1,601.77	\$0.00	\$862.49	\$0	\$10,350	\$2,400	\$12,750
\$1,500 HRA Plan	\$2,239.82	\$1,455.88	\$166.67	\$783.94	\$2,000	\$7,407	\$4,000	\$11,407
\$3,200 HSA Plan	\$2,007.02	\$1,304.56	\$233.33	\$702.46	\$2,800	\$5,629.48	\$6,000	\$11,629
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	\$2,299.48	\$1,494.66	\$0.00	\$804.82	\$0	\$9,658	\$2,400	\$12,058
\$1,500 HRA Plan	\$2,090.06	\$1,358.54	\$166.67	\$731.52	\$2,000	\$6,778	\$4,000	\$10,778
\$3,200 HSA Plan	\$1,872.82	\$1,217.33	\$233.33	\$655.49	\$2,800	\$5,066	\$6,000	\$11,066
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	\$3,503.74	\$2,452.62	\$0.00	\$1,051.12	\$0	\$12,613	\$2,400	\$15,013
\$1,500 HRA Plan	\$3,184.64	\$2,229.25	\$208.33	\$955.39	\$2,500	\$8,965	\$4,000	\$12,965
\$3,200 HSA Plan	\$2,853.64	\$1,997.55	\$266.67	\$856.09	\$3,200	\$7,073.10	\$6,000	\$13,073



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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	\$957.78	\$957.78	\$0.00	\$0.00	\$0	\$0	\$1,200	\$1,200
\$1,500 HRA Plan	\$870.54	\$870.54	\$162.50	\$0.00	\$1,950	-\$1,950	\$2,250	\$300
\$3,200 HSA Plan	\$780.06	\$780.06	\$200.00	\$0.00	\$2,400	-\$2,400	\$3,000	\$600
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	\$2,156.22	\$1,401.54	\$0.00	\$754.68	\$0	\$9,056	\$2,400	\$11,456
\$1,500 HRA Plan	\$1,959.84	\$1,273.90	\$183.33	\$685.94	\$2,200	\$6,031	\$4,000	\$10,031
\$3,200 HSA Plan	\$1,756.72	\$1,141.87	\$250.00	\$614.85	\$3,000	\$4,378.22	\$6,000	\$10,378
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	\$2,012.06	\$1,307.84	\$0.00	\$704.22	\$0	\$8,451	\$2,400	\$10,851
\$1,500 HRA Plan	\$1,828.80	\$1,188.72	\$183.33	\$640.08	\$2,200	\$5,481	\$4,000	\$9,481
\$3,200 HSA Plan	\$1,638.72	\$1,065.17	\$250.00	\$573.55	\$3,000	\$3,883	\$6,000	\$9,883
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	\$3,065.78	\$2,146.05	\$0.00	\$919.73	\$0	\$11,037	\$2,400	\$13,437
\$1,500 HRA Plan	\$2,786.56	\$1,950.59	\$225.00	\$835.97	\$2,700	\$7,332	\$4,000	\$11,332
\$3,200 HSA Plan	\$2,496.94	\$1,747.86	\$283.33	\$749.08	\$3,400	\$5,588.98	\$6,000	\$11,589

