

2025 Kandiyohi County Health Insurance Premiums
Move to BCBS

	\$1,200/\$2,400 w/VEBA		\$2,250/\$4,500 w/VEBA		\$3,500/\$7,000 w/VEBA		\$3,500/\$7,000 - QHDHP HSA Comp	
	Single	Family	Single	Family	Single	Family	Single	Family
Premium - Monthly	\$ 1,056.78	\$ 2,601.12	\$ 948.57	\$ 2,334.78	\$ 853.22	\$ 2,100.07	\$ 853.22	\$ 2,100.07
Employer Cost - Monthly	\$ 898.26	\$ 1,820.78	\$ 806.27	\$ 1,634.34	\$ 725.24	\$ 1,470.05	\$ 825.24	\$ 1,670.05
Employee Cost - Monthly	\$ 158.52	\$ 780.34	\$ 142.30	\$ 700.44	\$ 127.98	\$ 630.02	\$ 27.98	\$ 430.02
24 BiWeekly Payroll Deductions	\$ 79.26	\$ 390.17	\$ 71.15	\$ 350.22	\$ 63.99	\$ 315.01	\$ 13.99	\$ 215.01
Employer Annual	\$ 10,779.12	\$ 21,849.36	\$ 9,675.24	\$ 19,612.08	\$ 8,702.88	\$ 17,640.60	\$ 9,902.88	\$ 20,040.60
Employee Annual	\$ 1,902.24	\$ 9,364.08	\$ 1,707.60	\$ 8,405.28	\$ 1,535.76	\$ 7,560.24	\$ 335.76	\$ 5,160.24
Employer Contribution VEBA/HSA	\$ 1,200.00	\$ 2,400.00	\$ 1,200.00	\$ 2,400.00	\$ 1,200.00	\$ 2,400.00	\$ -	\$ -
Total Employer Cost	\$ 11,979.12	\$ 24,249.36	\$ 10,875.24	\$ 22,012.08	\$ 9,902.88	\$ 20,040.60	\$ 9,902.88	\$ 20,040.60
Deductible	\$ 1,200.00	\$ 2,400.00	\$ 2,250.00	\$ 4,500.00	\$ 3,500.00	\$ 7,000.00	\$ 3,500.00	\$ 7,000.00
Out of Pocket Max - In Network	\$ 1,200.00	\$ 2,400.00	\$ 2,250.00	\$ 4,500.00	\$ 3,500.00	\$ 7,000.00	\$ 3,500.00	\$ 7,000.00
Employee Max Out of Pocket (In Network) Risk Including Premium Cost	\$ 1,902.24	\$ 9,364.08	\$ 2,757.60	\$ 10,505.28	\$ 3,835.76	\$ 12,160.24	\$ 3,835.76	\$ 12,160.24

Premium increase allocation: 1st 5% employer - 2nd 5% employee - increases above 10% will be shared 50/50 between employer and employee

Premium cost and employer annual does not include County VEBA Contribution: Single \$100.00/month; Family \$200.00/month

HSA Option Single - Employer pays \$100.00/month extra towards premiums instead of HSA Contribution

HSA Option Family - Employer pays \$200.00/month extra towards premiums instead of HSA Contribution

2025 IRS limits for HSA Contributions: Self-Only Coverage \$4,300.00; Family Coverage \$8,550.00. Catch Up Contribution if age 55+ is \$1,000.00

2024 IRS limits - Medical Reimbursement \$3,200.00, Dependent Care \$5,000.00/Family