



2026 H.S.A. contribution limits

| Cigna Local Plus<br>Option 3 & Option 4<br>H.D.H.P/H.S.A. | Maximum<br>Annual<br>Contribution<br>(IRS limit) | 2026 City<br>contribution<br>monthly | City's contribution<br>bi-weekly/per<br>payroll (not to<br>exceed 24 x a year) | City's<br>Contribution<br>Annualized | Maximum Employee<br>Contributions,<br>Annualized                    | Maximum Employee<br>Contribution,<br>Per Pay Period                  | Number<br>Pay Periods |
|-----------------------------------------------------------|--------------------------------------------------|--------------------------------------|--------------------------------------------------------------------------------|--------------------------------------|---------------------------------------------------------------------|----------------------------------------------------------------------|-----------------------|
|                                                           |                                                  |                                      |                                                                                |                                      | <i>Difference from IRS Max<br/>minus Employer<br/>Contributions</i> | <i>This is based on<br/>contributions for full<br/>calendar year</i> |                       |
| Employee Only                                             | \$ 4,400.00                                      | \$ 100.00                            | \$ 50.00                                                                       | \$ 1,200.00                          | \$ 3,200.00                                                         | \$ 133.33                                                            | 24                    |
| EE & Spouse                                               | \$ 8,750.00                                      | \$ 180.00                            | \$ 90.00                                                                       | \$ 2,160.00                          | \$ 6,590.00                                                         | \$ 274.58                                                            | 24                    |
| EE & Children                                             | \$ 8,750.00                                      | \$ 180.00                            | \$ 90.00                                                                       | \$ 2,160.00                          | \$ 6,590.00                                                         | \$ 274.58                                                            | 24                    |
| Family                                                    | \$ 8,750.00                                      | \$ 210.00                            | \$ 105.00                                                                      | \$ 2,520.00                          | \$ 6,230.00                                                         | \$ 259.58                                                            | 24                    |
|                                                           |                                                  |                                      |                                                                                |                                      |                                                                     |                                                                      |                       |
| Employee with over<br>55 "catch up"                       | \$ 5,400.00                                      | \$ 100.00                            | \$ 50.00                                                                       | \$ 1,200.00                          | \$ 4,200.00                                                         | \$ 175.00                                                            | 24                    |
| Employee & Spouse<br>with over 55 "catch<br>up"           | \$ 9,750.00                                      | \$ 180.00                            | \$ 90.00                                                                       | \$ 2,160.00                          | \$ 7,590.00                                                         | \$ 316.25                                                            | 24                    |
| Employee & Children<br>with over 55 "catch<br>up"         | \$ 9,750.00                                      | \$ 180.00                            | \$ 90.00                                                                       | \$ 2,160.00                          | \$ 7,590.00                                                         | \$ 316.25                                                            | 24                    |
| Family with over 55<br>"catch up"                         | \$ 9,750.00                                      | \$ 210.00                            | \$ 105.00                                                                      | \$ 2,520.00                          | \$ 7,230.00                                                         | \$ 301.25                                                            | 24                    |