

Civilian-Retired

	Family	Family	Single	Single
Age in 2026	55 or more	Under 55	55 or more	Under 55
Normal limit	\$8,750.00	\$8,750.00	\$4,400.00	\$4,400.00
Age addition	\$1,000.00	\$0.00	\$1,000.00	\$0.00
Total Contributions Possible	\$9,750.00	\$8,750.00	\$5,400.00	\$4,400.00
City Contributions	\$4,600.00	\$4,600.00	\$2,300.00	\$2,300.00
Remaining Balance Retiree can contribute in 2026	\$5,150.00	\$4,150.00	\$3,100.00	\$2,100.00
Contribution To reach IRS max HSA total over 12 Pay period	\$429.16	\$345.83	\$258.33	\$175.00
Deductible	\$6,800.00	\$6,800.00	\$3,400.00	\$3,400.00
City Contribution	\$4,600.00	\$4,600.00	\$2,300.00	\$2,300.00
Retiree Total Contribution to Reach Deductible ONLY in 2026	\$2,200.00	\$2,200.00	\$1,100.00	\$1,100.00
Retiree Contribution to reach deductible (minus City Contributions)	\$183.33	\$183.33	\$91.67	\$91.67

These are suggested contributions.