

**Plan Year July 1, 2025 - 6/30/2026**  
**Administrators & Faculty Annual Premiums and Payroll Deductions**

**Annual Premiums**

Medical Plans & Coverage Tier	Before Wellness Credit	After Wellness Credit
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**7/1/2025 Payroll Deductions**

Payroll Deduction (before Wellness Credit)	Wellness Credit (aka Benefit Credit)	Payroll Deduction (after Wellness Credit)
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*The full payroll deduction and wellness credit will both display on your benefits summary page in separate columns. If you are currently Wellness Compliant, the wellness credit will be applied to your payroll deduction on 7/1/25.*

**OAP HSA (QHDHP)**

Employee Only	\$2,819.28	\$1,339.20
Employee + Spouse	\$8,264.52	\$5,304.36
Employee + Child	\$4,922.40	\$3,442.32
Employee + Child(ren)	\$6,150.00	\$4,669.92
Family	\$10,941.84	\$7,981.68

\$117.47	-\$61.67	\$55.80
\$344.36	-\$123.34	\$221.02
\$205.10	-\$61.67	\$143.43
\$256.25	-\$61.67	\$194.58
\$455.91	-\$123.34	\$332.57

**OAPIn (HMO)**

Employee Only	\$3,615.60	\$2,135.52
Employee + Spouse	\$11,187.96	\$8,227.80
Employee + Child	\$6,483.24	\$5,003.16
Employee + Child(ren)	\$7,890.72	\$6,410.64
Family	\$13,968.12	\$11,007.96

\$150.65	-\$61.67	\$88.98
\$466.17	-\$123.34	\$342.83
\$270.14	-\$61.67	\$208.47
\$328.78	-\$61.67	\$267.11
\$582.01	-\$123.34	\$458.67

**OAP (PPO)**

Employee Only	\$4,611.12	\$3,131.04
Employee + Spouse	\$13,910.40	\$10,950.24
Employee + Child	\$8,120.28	\$6,640.20
Employee + Child(ren)	\$10,481.28	\$9,001.20
Family	\$19,110.36	\$16,150.20

\$192.13	-\$61.67	\$130.46
\$579.60	-\$123.34	\$456.26
\$338.35	-\$61.67	\$276.68
\$436.72	-\$61.67	\$375.05
\$796.27	-\$123.34	\$672.93