

Medical and Prescription Drug Benefits

HDHP Plus HSA - 2025

The HDHP Plus HSA offers lower premiums, which means less money will be taken from your paycheck. When you receive care, you'll pay out of pocket until your deductible is met (and pay coinsurance outside of Tier 1). After meeting your deductible, you'll pay coinsurance for medical care and copayments for prescriptions until you reach your out-of-pocket maximum. Once you reach your out-of-pocket maximum, the medical plan covers 100% of your expenses for the remainder of the year.

You will have an HSA to help pay your deductible and other out-of-pocket costs. An HSA is a bank account you own, to be used to pay for current and future health care expenses for yourself and your dependents. You and Milford Regional can make contributions to your account. The funds contributed can grow with investments—and that growth is not subject to taxation when used for qualified health care expenses. The money in your HSA rolls over from year to year, allowing you to save for future health care expenses on a pretax basis.

The HDHP Plus HSA is an extremely competitive medical plan, especially if you are able to receive care within Tier 1!

Milford Regional HSA Contribution	Your 2025 HSA Contribution Limits
Individual: \$500	Individual: \$3,800
Family: \$1,000	Family: \$7,550
<i>If you enroll after June 30, the Milford Regional contribution will be Individual: \$250/Family: \$500.</i>	<i>If you're turning age 55 or older this calendar year, you may contribute an additional \$1,000 per year.</i> <i>Note: In order to avoid a tax penalty, you must stop contributing to HSA six months before applying for Medicare.</i>

Please note: If you have an HSA, you and your spouse (if applicable) are not eligible to contribute to a Flexible Savings Account (FSA). Additionally, if you use your HSA for nonqualified expenses, keep in mind that you will owe taxes on the withdrawals.

If You Are Not Eligible For The HSA

If you are enrolled in Medicare, your spouse has an HSA, or you are otherwise ineligible for the HSA due to IRS rules, you can enroll in the Blue Cross Blue Shield HDHP Plus Health Reimbursement Account (HRA) Plan. This plan offers an HRA funded by Milford Regional to use toward your deductible and other out-of-pocket expenses—\$500 for Individual or \$1,000 for Family coverage. If you enroll after June 30, the Milford Regional contribution will be \$250 for Individual or \$500 for Family.

An HRA differs from an HSA in that only Milford Regional will make contributions—you do not make contributions, any unused funds do not roll over, and claims must be incurred within the plan year. Milford Regional owns your account, so it is not tax-advantaged or owned by you. And you are eligible to contribute to a Health Care FSA separately.