

City of Rochester Hills

PA152 Analysis - Active Employees

Hard Cap Analysis

2025

2025 HAP Active Rates		
Hard Cap:	Enrollment ¹	Monthly Hard Cap Rate ²
	Single 48	\$643.19
Hard Cap:	Two Person 40	\$1,345.11
	Family 109	\$1,754.15

Aggregate Hard Cap: \$3,310,561

Active Plans:	Enrollment	Monthly Rate ³	Over/Under Hard Cap	20%
Core HMO HSA	Single 23	\$712.84	\$69.65	\$142.57
	Two Person 15	\$1,602.02	\$256.91	\$320.40
	Family 49	\$1,778.37	\$24.22	\$355.67
PPO	Single 6	\$648.73	\$5.54	\$129.75
	Two Person 1	\$1,492.08	\$146.97	\$298.42
	Family 13	\$1,686.70	-\$67.45	\$337.34
Buy Up PPO HSA	Single 2	\$762.60	\$119.41	\$152.52
	Two Person 3	\$1,716.49	\$371.38	\$343.30
	Family 14	\$1,907.77	\$153.62	\$381.55
Buy Up HMO	Single 17	\$713.58	\$70.39	\$142.72
	Two Person 21	\$1,641.23	\$296.12	\$328.25
	Family 33	\$1,855.31	\$101.16	\$371.06

Total Annual	197	\$3,552,992	\$242,431	\$710,598
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Renewal Opt Out Core Buy Up Contributions			\$67,554	
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¹ Enrollment reflects HAP 2025 renewal counts

² 2025 State of Michigan Hard Caps - Single: \$7,718.26 Two Person: \$16,141.28 Family: \$21,049.85

³ Monthly Rates include taxes & H.S.A. Funding (where applicable)