

City of Rochester Hills

PA152 Analysis - Active Employees

Hard Cap Analysis
2026

2026 HAP Active Rates		
Hard Cap:	Enrollment ¹	Monthly Hard Cap Rate ²
	Single 63	\$661.84
Hard Cap:	Two Person 41	\$1,384.12
	Family 119	\$1,805.03

Aggregate Hard Cap: \$3,758,912

Active Plans:	Enrollment	Monthly Rate ³	Over/Under Hard Cap	20%
Core HMO HSA	Single 26	\$734.19	\$72.35	\$146.84
	Two Person 15	\$1,651.13	\$267.02	\$330.23
	Family 56	\$1,833.89	\$28.87	\$366.78
PPO	Single 8	\$672.30	\$10.46	\$134.46
	Two Person 1	\$1,546.29	\$162.18	\$309.26
	Family 14	\$1,747.99	\$0.00	\$349.60
Buy Up PPO H.S.A.	Single 4	\$785.77	\$123.93	\$157.15
	Two Person 6	\$1,769.77	\$385.66	\$353.95
	Family 15	\$1,968.00	\$162.98	\$393.60
Buy Up HMO	Single 25	\$739.52	\$77.68	\$147.90
	Two Person 19	\$1,700.88	\$316.77	\$340.18
	Family 34	\$1,922.75	\$117.73	\$384.55

Total Annual	223	\$4,048,922	\$299,592	\$809,784
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Renewal Opt Out Core Buy Up Contributions	\$84,355
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¹ Enrollment reflects HAP 2026 renewal counts

² 2026 State of Michigan Hard Caps - Single: \$7,942.09 Two Person: \$16,609.38 Family: \$21,660.30

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