



IMPORTANT COMMUNICATION

The deductibles for the Silver CDHP are increasing in 2026

It has been brought to our attention that for the Silver CDHP to be HSA compliant in 2026, VEHI must make a deductible change to the plan effective January 1, 2026.

The reason is that the current Silver CDHP has what is called a “stacked” deductible obligation of \$3,000/ \$6,000, depending on the tier of coverage, and these amounts no longer satisfy IRS requirements. The IRS now requires that a stacked deductible plan have a deductible arrangement of \$3,400/\$6,800.

So, beginning January 1, 2026, the Silver CDHP’s deductibles will be \$3,400/\$6,800.

This mandatory deductible change, however, will NOT increase the Silver CDHP’s total out-of-pocket maximum or overall, annual financial exposure to members. It will remain the same based on the tier of coverage: \$4,000/\$8,000.

These changes are reflected in the 2026 materials on the VEHI website.

We are also currently reviewing IRS rules on this matter to understand the potential implications for HSA compliance during plan years 2024 and 2025. More information will be forth coming as we determine next steps.

As always, please contact Bobby-Jo Salls bobbyjo@vsbit.org or Mark Hage at mhage@vtnea.org.

This notification has been sent to School Business Officials, Human Resources Professionals, Local Union Officials and other Health Plan Employers.

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52 Pike Drive
Berlin, VT 05602
(802) 223-5040

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