TD

Gallagher

Compliance

Health and Welfare Plan Limits

	2024	2025	2026
Deductibles and OOPMs			
HDHP Self-Only Minimum Deductible	$1,600	$1,650	$1,700
HDHP Family Minimum Deductible (*minimum embedded self-only deductible*)	$3,200	$3,300	$3,400
HDHP Self-Only Out-of-Pocket Maximum	$8,050	$8,300	$8,500
HDHP Family Out-of-Pocket Maximum	$16,100	$16,600	$17,000
ACA Self-Only Out-of-Pocket Maximum	$9,450	$9,200	$10,150
ACA Family Out-of-Pocket Maximum	$18,900	$18,400	$20,300
Contributions			
HSA Self-Only Maximum	$4,150	$4,300	$4,400
HSA Family Maximum	$8,300	$8,550	$8,750
HSA Catch-Up (age 55+)	$1,000	$1,000	$1,000
Health FSA Maximum Salary Reduction	$3,200	$3,300	$3,400
Health FSA Carryover	$640	$660	$680
Dependent Care FSA (DCAP)	$5,000 ($2,500 married/filing separately)	$5,000 ($2,500 married/filing separately)	$7,500 ($3,750 married/filing separately)

Seth Major

From: Dilling, Danielle <DillingD@wellmark.com>
Sent: Tuesday, November 4, 2025 8:53 AM
To: Seth Major
Cc: DillingAcctMgmtTeam; Brunner, Ryan R; Gilkes, Dean
Subject: Woodbury County Timeline

Importance: High

External email >

Seth,

Please find the timeline for the Woodbury County alternates below. I've added bullets to make it easier to follow:

- 9/26- Gallagher originally requested alternates
- 10/6- the alternates were sent to OBS from the previous account team
- 10/15- as underwriting was getting to release them, they came to the current account and questioned GF status as the previous account team did not request the alts to be NGF. We advised that they cannot stay GF, therefore requiring us to re-start the process.
    - Please keep in mind that the 6th-15th is 8 business days and that is a normal timeframe for a peak season
- 10/15- submitted alts to restart the process and asked for a rush
- 10/20- received final alts back late night on the 20th (around 9pm)
    - The rush resulted in a 5-day turnaround (really 4 considering how late they were given to us) vs the 8 business days
- 10/21- emailed the alternates to Gallagher

The delays are due to the original submission of the alts being later than normal (7 business days), and then they were not requested as NGF which required us to re-start the entire process (added another 5 days on the backend). Due to the extended delay in the groups decision making process, we are giving a $5,000 credit on their November invoice.

Let me know what questions you have!

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