What HDHP Premiums May Cost Employees

Assumptions: 4 Dependents (spouse + 3 children) at $38/month/dependent = $1,824/year

With a raise of 3%, even assuming that you avoid any taxes other than FICA/Social Security, the breakeven point would be $61,433 ($1,824/.03 = $61,433)

That is, if you get a 3% raise, and the HDHP premium total is $1,843/year (with 4 dependents), you would need a salary of $61,433 to just break even.

Salaries below $61,433 would take a net loss.

With a 2% raise, the breakeven point would be $91,200 ($1,824/.02 = $91,200).