PELHAM SCHOOL DISTRICT 7/1/2015 INSURANCE DEDUCTION RATES

										Deductions for Teachers		Deductions for IA/School Year		Deductions for Year Round	
Employee (EE) Group	Cov Type	Plan Type	Memb	Monthly	Annual	District %	District Annual	Employee Annual	Employee Monthly	EE 20Pays	Dist 20Pays	EE 17Pays	District 17Pays	EE 24Pays	District 24Pays
Teacher	Medical POS	BC 3Tier POS $20	Single (S)	802.13	9625.56	83%	7989.21	1636.35	136.36	81.82	399.46	n/a	n/a	n/a	n/a
Teacher	Medical POS	BC 3Tier POS $20	2Person (2P)	1604.26	19251.12	83%	15978.43	3272.69	272.72	163.64	798.92	n/a	n/a	n/a	n/a
Teacher	Medical POS	BC 3Tier POS $20	Family (F)	2165.75	25989.00	83%	21570.87	4418.13	368.18	220.91	1078.54	n/a	n/a	n/a	n/a
Teacher	Medical HMO	MT HMO $20	S	732.16	8785.92	83% BC $20	7989.21	796.71	66.39	39.84	399.46	n/a	n/a	n/a	n/a
Teacher	Medical HMO	MT HMO $20	2P	1464.33	17571.96	83% BC $20	15978.43	1593.53	132.79	79.68	798.92	n/a	n/a	n/a	n/a
Teacher	Medical HMO	MT HMO $20	F	1976.84	23722.08	83% BC $20	21570.87	2151.21	179.27	107.56	1078.54	n/a	n/a	n/a	n/a
Teacher	Medical IPDED	MT IPDED $15/40	S	626.59	7519.08	95%	7143.13	375.95	31.33	18.80	357.16	n/a	n/a	n/a	n/a
Teacher	Medical IPDED	MT IPDED $15/40	2P	1253.19	15038.28	95%	14286.37	751.91	62.66	37.60	714.32	n/a	n/a	n/a	n/a
Teacher	Medical IPDED	MT IPDED $15/40	F	1691.80	20301.60	95%	19286.52	1015.08	84.59	50.76	964.33	n/a	n/a	n/a	n/a
Teacher	Medical	Health Buyout				100%	3000.00	TEACHER paid in MAY w/proof other insurance							
Teacher	Dental	OPTION 1A	S	41.90	502.80	100%	502.80	0.00	0.00	0.00	25.14	n/a	n/a	n/a	n/a
Teacher	Dental	OPTION 1A	2P	81.05	972.60	80%	778.08	194.52	16.21	9.73	38.90	n/a	n/a	n/a	n/a
Teacher	Dental	OPTION 1A	F	146.62	1759.44	80%	1407.55	351.89	29.32	17.60	70.38	n/a	n/a	n/a	n/a
Teacher .5 FTE	Medical POS	BC 3Tier POS $20	Single (S)	802.13	9625.56	50% of Benefit	3994.61	5630.95	469.25	281.55	199.73	n/a	n/a	n/a	n/a
Teacher .5 FTE	Medical POS	BC 3Tier POS $20	2Person (2P)	1604.26	19251.12	50% of Benefit	7989.21	11261.91	938.49	563.10	399.46	n/a	n/a	n/a	n/a
Teacher .5 FTE	Medical POS	BC 3Tier POS $20	Family (F)	2165.75	25989.00	50% of Benefit	10785.44	15203.57	1266.96	760.18	539.27	n/a	n/a	n/a	n/a
Teacher .5 FTE	Medical HMO	MT HMO $20	S	732.16	8785.92	50% of Benefit	3994.61	4791.31	399.28	239.57	199.73	n/a	n/a	n/a	n/a
Teacher .5 FTE	Medical HMO	MT HMO $20	2P	1464.33	17571.96	50% of Benefit	7989.21	9582.75	798.56	479.14	399.46	n/a	n/a	n/a	n/a
Teacher .5 FTE	Medical HMO	MT HMO $20	F	1976.84	23722.08	50% of Benefit	10785.44	12936.65	1078.05	646.83	539.27	n/a	n/a	n/a	n/a
Teacher .5 FTE	Medical IPDED	MT IPDED $15/40	S	626.59	7519.08	50% of Benefit	3571.56	3947.52	328.96	197.38	178.58	n/a	n/a	n/a	n/a
Teacher .5 FTE	Medical IPDED	MT IPDED $15/40	2P	1253.19	15038.28	50% of Benefit	7143.18	7895.10	657.92	394.76	357.16	n/a	n/a	n/a	n/a
Teacher .5 FTE	Medical IPDED	MT IPDED $15/40	F	1691.80	20301.60	50% of Benefit	9643.26	10658.34	888.20	532.92	482.16	n/a	n/a	n/a	n/a
Teacher .5 FTE	Medical	Health Buyout				50% of Benefit	1500.00	TEACHER paid in MAY w/proof other insurance							
Teacher .5 FTE	Dental	OPTION 1A	S	41.90	502.80	50% of Benefit	251.40	251.40	20.95	12.57	12.57	n/a	n/a	n/a	n/a
Teacher .5 FTE	Dental	OPTION 1A	2P	81.05	972.60	50% of Benefit	389.04	583.56	48.63	29.18	19.45	n/a	n/a	n/a	n/a
Teacher .5 FTE	Dental	OPTION 1A	F	146.62	1759.44	50% of Benefit	703.78	1055.66	87.97	52.79	35.19	n/a	n/a	n/a	n/a
Teacher .7 FTE	Medical POS	BC 3Tier POS $20	2p	1604.26	19251.12	70% of Benefit	11184.90	8066.22	672.18	403.31	559.25	n/a	n/a	n/a	n/a
Teacher .7 FTE	Medical HMO	MT HMO $20	2p	1464.33	17571.96	70% of Benefit	15099.61	2472.35	206.03	123.62	754.98	n/a	n/a	n/a	n/a
Teacher .7 FTE	Medical IPDED	MT IPDED $15/40	2p	1253.19	15038.28	70% of Benefit	13500.56	1537.72	128.14	76.89	675.03	n/a	n/a	n/a	n/a
Teacher .7 FTE	Dental	OPTION 1A	2P	81.05	972.60	70% of Benefit	544.66	427.94	35.66	21.40	27.23	n/a	n/a	n/a	n/a
SY Professional	Medical POS	BC 3Tier POS $20	Single (S)	802.13	9625.56	85%	8181.73	1443.83	120.32	72.20	409.09	n/a	n/a	n/a	n/a
SY Professional	Medical POS	BC 3Tier POS $20	2Person (2P)	1604.26	19251.12	85%	16363.45	2887.67	240.64	144.39	818.17	n/a	n/a	n/a	n/a
SY Professional	Medical POS	BC 3Tier POS $20	Family (F)	2165.75	25989.00	85%	22090.65	3898.35	324.86	194.92	1104.53	n/a	n/a	n/a	n/a
SY Professional	Medical HMO	MT HMO $20	S	732.16	8785.92	85% BC $20	8181.73	604.19	50.35	30.21	409.09	n/a	n/a	n/a	n/a
SY Professional	Medical HMO	MT HMO $20	2P	1464.33	17571.96	85% BC $20	16363.45	1208.51	100.71	60.43	818.17	n/a	n/a	n/a	n/a
SY Professional	Medical HMO	MT HMO $20	F	1976.84	23722.08	85% BC $20	22090.65	1631.43	135.95	81.58	1104.53	n/a	n/a	n/a	n/a
SY Professional	Medical IPDED	MT IPDED $15/40	S	626.59	7519.08	95%	7143.13	375.95	31.33	18.80	357.16	n/a	n/a	n/a	n/a
SY Professional	Medical IPDED	MT IPDED $15/40	2P	1253.19	15038.28	95%	14286.37	751.91	62.66	37.60	714.32	n/a	n/a	n/a	n/a
SY Professional	Medical IPDED	MT IPDED $15/40	F	1691.80	20301.60	95%	19286.52	1015.08	84.59	50.76	964.33	n/a	n/a	n/a	n/a
SY Professional	Medical	Health Buyout				100%	3000.00	TEACHER paid in MAY w/proof other insurance							
SY Professional	Dental	OPTION 1A	S	41.90	502.80	100%	502.80	0.00	0.00	0.00	25.14	n/a	n/a	n/a	n/a
SY Professional	Dental	OPTION 1A	2P	81.05	972.60	80%	778.08	194.52	16.21	9.73	38.90	n/a	n/a	n/a	n/a
SY Professional	Dental	OPTION 1A	F	146.62	1759.44	80%	1407.55	351.89	29.32	17.60	70.38	n/a	n/a	n/a	n/a
IA - PESPA	Medical POS	BC 3Tier POS $20	Single (S)	802.13	9625.56	55% POS (S)	5294.06	4331.50	360.96	n/a	n/a	254.80	311.42	n/a	n/a
IA - PESPA	Medical POS	BC 3Tier POS $20	2Person (2P)	1604.26	19251.12	55% POS (S)	5294.06	13957.06	1163.09	n/a	n/a	821.01	311.42	n/a	n/a
IA - PESPA	Medical POS	BC 3Tier POS $20	Family (F)	2165.75	25989.00	55% POS (S)	5294.06	20694.94	1724.58	n/a	n/a	1217.35	311.42	n/a	n/a
IA - PESPA	Medical HMO	MT HMO $20	S	732.16	8785.92	55% POS (S)	5294.06	3491.86	290.99	n/a	n/a	205.41	311.42	n/a	n/a
IA - PESPA	Medical HMO	MT HMO $20	2P	1464.33	17571.96	55% POS (S)	5294.06	12277.90	1023.16	n/a	n/a	722.23	311.42	n/a	n/a
IA - PESPA	Medical HMO	MT HMO $20	F	1976.84	23722.08	55% POS (S)	5294.06	18428.02	1535.67	n/a	n/a	1084.00	311.42	n/a	n/a
IA - PESPA	Medical IPDED	MT IPDED $15/40	S	626.59	7519.08	60% IPDED (S)	4511.45	3007.63	250.64	n/a	n/a	176.92	265.38	n/a	n/a
IA - PESPA	Medical IPDED	MT IPDED $15/40	2P	1253.19	15038.28	60% IPDED (S)	4511.45	10526.83	877.24	n/a	n/a	619.23	265.38	n/a	n/a
IA - PESPA	Medical IPDED	MT IPDED $15/40	F	1691.80	20301.60	60% IPDED (S)	4511.45	15790.15	1315.85	n/a	n/a	928.84	265.38	n/a	n/a
IA - PESPA	Dental	OPTION 1A	S	41.90	502.80	0%	0.00	502.80	41.90	n/a	n/a	29.58	0.00	n/a	n/a
IA - PESPA	Dental	OPTION 1A	2P	81.05	972.60	0%	0.00	972.60	81.05	n/a	n/a	57.22	0.00	n/a	n/a
IA - PESPA	Dental	OPTION 1A	F	146.62	1759.44	0%	0.00	1759.44	146.62	n/a	n/a	103.50	0.00	n/a	n/a

PELHAM SCHOOL DISTRICT 7/1/2015 INSURANCE DEDUCTION RATES

										Deductions for Teachers		Deductions for IA/School Year		Deductions for Year Round	
Employee Group	Cov Type	Plan Type	Memb	Monthly	Annual	District %	District Annual	Employee Annual	Employee Monthly	EE 20Pays	Dist 20Pays	EE 17Pays	District 17Pays	EE 24Pays	District 24Pays
IA (GF 14-15)	Medical POS	BC 3Tier POS $20	S	802.13	9625.56	83%	7989.21	1636.35	136.36	n/a	n/a	96.26	469.95	n/a	n/a
IA (GF 14-15)	Medical POS	BC 3Tier POS $20	2P	1604.26	19251.12	83%	15978.43	3272.69	272.72	n/a	n/a	192.51	939.91	n/a	n/a
IA (GF 14-15)	Medical HMO	MT HMO $20	S	732.16	8785.92	83% BC $20	7989.21	796.71	66.39	n/a	n/a	46.87	469.95	n/a	n/a
IA (GF 14-15)	Medical HMO	MT HMO $20	2P	1464.33	17571.96	83% BC $20	15978.43	1593.53	132.79	n/a	n/a	93.74	939.91	n/a	n/a
IA (GF 14-15)	Medical IPDED	MT IPDED $15/40	S	626.59	7519.08	83% BC $20	6926.16	592.92	49.41	n/a	n/a	34.88	407.42	n/a	n/a
IA (GF 14-15)	Medical IPDED	MT IPDED $15/40	2P	1253.19	15038.28	83% BC $20	13852.32	1185.96	98.83	n/a	n/a	69.76	814.84	n/a	n/a
IA Grandfather (GF)	Dental	OPTION 1A	S	41.90	502.80	100%	502.80	0.00	0.00	n/a	n/a	0.00	29.58	n/a	n/a
IA GF	Dental	OPTION 1A	2P	81.05	972.60	80%	778.08	194.52	16.21	n/a	n/a	11.44	45.77	n/a	n/a
IA GF	Dental	OPTION 1A	F	146.62	1759.44	80%	1407.55	351.89	29.32	n/a	n/a	20.70	82.80	n/a	n/a
ADM/CUST/SEC/SAU/FSMGF	Medical POS	BC 3Tier POS $20	S	802.13	9625.56	90%	8663.00	962.56	80.21	n/a	n/a	56.63	509.59	40.11	360.96
ADM/CUST/SEC/SAU/FSMGF	Medical POS	BC 3Tier POS $20	2P	1604.26	19251.12	90%	17326.01	1925.11	160.43	n/a	n/a	113.25	1019.18	80.21	721.92
ADM/CUST/SEC/SAU/FSMGF	Medical POS	BC 3Tier POS $20	F	2165.75	25989.00	90%	23390.10	2598.90	216.58	n/a	n/a	152.88	1375.89	108.29	974.59
ADM/CUST/SEC/SAU/FSMGF	Medical HMO	MT HMO $20	S	732.16	8785.92	90% BC $20	8663.00	122.92	10.24	n/a	n/a	7.23	509.59	5.13	360.96
ADM/CUST/SEC/SAU/FSMGF	Medical HMO	MT HMO $20	2P	1464.33	17571.96	90% BC $20	17326.01	245.95	20.50	n/a	n/a	14.47	1019.18	10.25	721.91
ADM/CUST/SEC/SAU/FSMGF	Medical HMO	MT HMO $20	F	1976.84	23722.08	90% BC $20	23390.10	331.98	27.66	n/a	n/a	19.53	1375.89	13.84	974.58
ADM/CUST/SEC/SAU/FSMGF	Medical IPDED	MT IPDED $15/40	S	626.59	7519.08	90% BC $20	7519.08	0.00	0.00	n/a	n/a	0.00	442.30	0.00	313.30
ADM/CUST/SEC/SAU/FSMGF	Medical IPDED	MT IPDED $15/40	2P	1253.19	15038.28	90% BC $20	15038.28	0.00	0.00	n/a	n/a	0.00	884.60	0.00	626.60
ADM/CUST/SEC/SAU/FSMGF	Medical IPDED	MT IPDED $15/40	F	1691.80	20301.60	90% BC $20	20301.60	0.00	0.00	n/a	n/a	0.00	1194.21	0.00	845.90
ADM/CUST/SEC/SAU/FSMGF	Medical	Health Buyout				100%	3000.00	EMPLOYEE paid in MAY w/proof other insurance							
CUST/SEC/SAU/FSMGF	Dental	OPTION 1A	S	41.90	502.80	100%	502.80	0.00	0.00	n/a	n/a	n/a	n/a	0.00	20.95
CUST/SEC/SAU/FSMGF	Dental	OPTION 1A	2P	81.05	972.60	80%	778.08	194.52	16.21	n/a	n/a	n/a	n/a	8.11	32.42
CUST/SEC/SAU/FSMGF	Dental	OPTION 1A	F	146.62	1759.44	80%	1407.55	351.89	29.32	n/a	n/a	n/a	n/a	14.67	58.65
ADM/SAUGF	Dental	OPTION 1A	S	41.90	502.80	100%	502.80	0.00	0.00	n/a	n/a	n/a	n/a	0.00	20.95
ADM/SAUGF	Dental	OPTION 1A	2P	81.05	972.60	100%	972.60	0.00	0.00	n/a	n/a	n/a	n/a	0.00	40.53
ADM/SAUGF	Dental	OPTION 1A	F	146.62	1759.44	100%	1759.44	0.00	0.00	n/a	n/a	n/a	n/a	0.00	73.31
ADM .60 FTE	Medical POS	BC 3Tier POS $20	2P	1604.26	19251.12	60%	11550.67	7700.45	641.70	n/a	n/a	n/a	n/a	320.86	481.28
ADM .60 FTE	Medical HMO	MT HMO $20	2P	1464.33	17571.96	60% BC $20	11550.67	6021.29	501.77	n/a	n/a	n/a	n/a	250.89	481.28
ADM .60 FTE	Medical IPDED	MT IPDED $15/40	2P	1253.19	15038.28	60% BC $20	11550.67	3487.61	290.63	n/a	n/a	n/a	n/a	145.32	481.28
ADM .60 FTE	Dental	OPTION 1A	2P	81.05	972.60	60%	583.56	389.04	32.42	n/a	n/a	n/a	n/a	16.21	24.32
FS MGR (not GF)	Medical POS	BC 3Tier POS $20	S	802.13	9625.56	55% POS (S)	5294.06	4331.50	360.96	n/a	n/a	254.80	311.42	n/a	n/a
FS MGR (not GF)	Medical POS	BC 3Tier POS $20	2P	1604.26	19251.12	55% POS (S)	5294.06	13957.06	1163.09	n/a	n/a	821.01	311.42	n/a	n/a
FS MGR (not GF)	Medical POS	BC 3Tier POS $20	F	2165.75	25989.00	55% POS (S)	5294.06	20694.94	1724.58	n/a	n/a	1217.35	311.42	n/a	n/a
FS MGR (not GF)	Medical HMO	MT HMO $20	S	732.16	8785.92	55% POS (S)	5294.06	3491.86	290.99	n/a	n/a	205.41	311.42	n/a	n/a
FS MGR (not GF)	Medical HMO	MT HMO $20	2P	1464.33	17571.96	55% POS (S)	5294.06	12277.90	1023.16	n/a	n/a	722.23	311.42	n/a	n/a
FS MGR (not GF)	Medical HMO	MT HMO $20	F	1976.84	23722.08	55% POS (S)	5294.06	18428.02	1535.67	n/a	n/a	1084.00	311.42	n/a	n/a
FS MGR (not GF)	Medical IPDED	MT IPDED $15/40	S	626.59	7519.08	60% IPDED (S)	4511.45	3007.63	250.64	n/a	n/a	176.92	265.38	n/a	n/a
FS MGR (not GF)	Medical IPDED	MT IPDED $15/40	2P	1253.19	15038.28	60% IPDED (S)	4511.45	10526.83	877.24	n/a	n/a	619.23	265.38	n/a	n/a
FS MGR (not GF)	Medical IPDED	MT IPDED $15/40	F	1691.80	20301.60	60% IPDED (S)	4511.45	15790.15	1315.85	n/a	n/a	928.84	265.38	n/a	n/a
FS MGR (not GF)	Dental	OPTION 1A	S	41.90	502.80	50%	251.40	251.40	20.95	n/a	n/a	14.79	14.79	n/a	n/a
FS MGR (not GF)	Dental	OPTION 1A	2P	81.05	972.60	50% Sing CAP	251.40	721.20	60.10	n/a	n/a	42.43	14.79	n/a	n/a
FS MGR (not GF)	Dental	OPTION 1A	F	146.62	1759.44	50% Sing CAP	251.40	1508.04	125.67	n/a	n/a	88.71	14.79	n/a	n/a

ADM=Administrator, CUST=Custodial, SEC=Secretary/Clerical, SAU=SAU Staff members, FSMGF=Nutrition Services Managers Grandfathered