PELHAM SCHOOL DISTRICT 7/1/2016 INSURANCE DEDUCTION RATES

												Deductions for Teachers		Deductions for IA/School Year		Deductions for Year Round	
Employee (EE) Group	Cov Type	Plan Type	CoPays/other	Memb	Monthly	Annual	District %	District Annual	District Monthly	Employee Annual	Employee Monthly	EE 20Pays	Dist 20Pays	EE 20Pays	District 17/21Pay	EE 24Pays	District 24Pays
Teacher	Medical POS	BC 2Tier POS $20	R10/25/40 M10/40/70	Single (S)	768.88	9226.56	85%	7842.58	653.55	1383.98	115.33	69.20	392.13	n/a	n/a	n/a	n/a
Teacher	Medical POS	BC 2Tier POS $20	R10/25/40 M10/40/70	2Person (2P)	1537.76	18453.12	85%	15685.15	1307.10	2767.97	230.66	138.40	784.26	n/a	n/a	n/a	n/a
Teacher	Medical POS	BC 2Tier POS $20	R10/25/40 M10/40/70	Family (F)	2075.97	24911.64	85%	21174.89	1764.57	3736.75	311.40	186.84	1058.74	n/a	n/a	n/a	n/a
Teacher	Medical HMO	AB HMO $20	R10/25/40 M10/40/70	S	717.51	8610.12	85% BC $20	7842.58	653.55	767.54	63.96	38.38	392.13	n/a	n/a	n/a	n/a
Teacher	Medical HMO	AB HMO $20	R10/25/40 M10/40/70	2P	1435.01	17220.12	85% BC $20	15685.15	1307.10	1534.97	127.91	76.75	784.26	n/a	n/a	n/a	n/a
Teacher	Medical HMO	AB HMO $20	R10/25/40 M10/40/70	F	1937.26	23247.12	85% BC $20	21174.89	1764.57	2072.23	172.69	103.61	1058.74	n/a	n/a	n/a	n/a
Teacher	Medical IPDED	AB IPDED $15/40	R10/25/40 M10/40/70	S	617.50	7410.00	95%	7039.50	586.63	370.50	30.88	18.53	351.98	n/a	n/a	n/a	n/a
Teacher	Medical IPDED	AB IPDED $15/40	R10/25/40 M10/40/70	2P	1235.01	14820.12	95%	14079.11	1173.26	741.01	61.75	37.05	703.96	n/a	n/a	n/a	n/a
Teacher	Medical IPDED	AB IPDED $15/40	R10/25/40 M10/40/70	F	1667.26	20007.12	95%	19006.76	1583.90	1000.36	83.36	50.03	950.34	n/a	n/a	n/a	n/a
Teacher	Medical	Health Buyout					100%	3000.00	0.00	TEACHER paid in MAY w/proof other insurance							
Teacher	Dental	OPTION 1A		S	41.90	502.80	100%	502.80	41.90	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	64.84	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	117.30	351.89	29.32	17.60	70.38	n/a	n/a	n/a	n/a
Teacher .5 FTE	Medical POS	BC 2Tier POS $20	R10/25/40 M10/40/70	Single (S)	768.88	9226.56	50% of Benefit	3921.29	326.77	5305.27	442.11	265.26	196.06	n/a	n/a	n/a	n/a
Teacher .5 FTE	Medical POS	BC 2Tier POS $20	R10/25/40 M10/40/70	2Person (2P)	1537.76	18453.12	50% of Benefit	7842.58	653.55	10610.54	884.21	530.53	392.13	n/a	n/a	n/a	n/a
Teacher .5 FTE	Medical POS	BC 2Tier POS $20	R10/25/40 M10/40/70	Family (F)	2075.97	24911.64	50% of Benefit	10587.45	882.29	14324.19	1193.68	716.21	529.37	n/a	n/a	n/a	n/a
Teacher .5 FTE	Medical HMO	AB HMO $20	R10/25/40 M10/40/70	S	717.51	8610.12	50% of Benefit	3921.29	326.77	4688.83	390.74	234.44	196.06	n/a	n/a	n/a	n/a
Teacher .5 FTE	Medical HMO	AB HMO $20	R10/25/40 M10/40/70	2P	1435.01	17220.12	50% of Benefit	7842.58	653.55	9377.54	781.46	468.88	392.13	n/a	n/a	n/a	n/a
Teacher .5 FTE	Medical HMO	AB HMO $20	R10/25/40 M10/40/70	F	1937.26	23247.12	50% of Benefit	10587.45	882.29	12659.67	1054.97	632.98	529.37	n/a	n/a	n/a	n/a
Teacher .5 FTE	Medical IPDED	AB IPDED $15/40	R10/25/40 M10/40/70	S	617.50	7410.00	50% of Benefit	3519.75	293.31	3890.25	324.19	194.51	175.99	n/a	n/a	n/a	n/a
Teacher .5 FTE	Medical IPDED	AB IPDED $15/40	R10/25/40 M10/40/70	2P	1235.01	14820.12	50% of Benefit	7039.56	586.63	7780.56	648.38	389.04	351.98	n/a	n/a	n/a	n/a
Teacher .5 FTE	Medical IPDED	AB IPDED $15/40	R10/25/40 M10/40/70	F	1667.26	20007.12	50% of Benefit	9503.38	791.95	10503.74	875.31	525.19	475.17	n/a	n/a	n/a	n/a
Teacher .5 FTE	Medical	Health Buyout					50% of Benefit	1500.00	0.00	TEACHER paid in MAY w/proof other insurance							
Teacher .5 FTE	Dental	OPTION 1A		S	41.90	502.80	50% of Benefit	251.40	20.95	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	32.42	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	58.65	1055.66	87.97	52.79	35.19	n/a	n/a	n/a	n/a
Teacher .7 FTE	Medical POS	BC 2Tier POS $20	R10/25/40 M10/40/70	2p	1537.76	18453.12	70% of Benefit	10979.61	914.97	7473.51	622.79	373.68	548.98	n/a	n/a	n/a	n/a
Teacher .7 FTE	Medical HMO	AB HMO $20	R10/25/40 M10/40/70	2p	1435.01	17220.12	70% of Benefit	14822.43	1235.20	2397.69	199.81	119.88	741.12	n/a	n/a	n/a	n/a
Teacher .7 FTE	Medical IPDED	AB IPDED $15/40	R10/25/40 M10/40/70	2p	1235.01	14820.12	70% of Benefit	13304.73	1108.73	1515.39	126.28	75.77	665.24	n/a	n/a	n/a	n/a
Teacher .7 FTE	Dental	OPTION 1A		2P	81.05	972.60	70% of Benefit	544.66	45.39	427.94	35.66	21.40	27.23	n/a	n/a	n/a	n/a
SY Professional	Medical POS	BC 3Tier POS $20	RX10/20/45	Single (S)	810.29	9723.48	85%	8264.96	688.75	1458.52	121.54	72.94	413.25	n/a	n/a	n/a	n/a
SY Professional	Medical POS	BC 3Tier POS $20	RX10/20/45	2Person (2P)	1620.58	19446.96	85%	16529.92	1377.49	2917.04	243.09	145.86	826.50	n/a	n/a	n/a	n/a
SY Professional	Medical POS	BC 3Tier POS $20	RX10/20/45	Family (F)	2187.79	26253.48	85%	22315.46	1859.62	3938.02	328.17	196.90	1115.77	n/a	n/a	n/a	n/a
SY Professional	Medical HMO	AB HMO $20	RX10/20/45	S	741.66	8899.92	85% BC $20	8264.96	688.75	634.96	52.91	31.75	413.25	n/a	n/a	n/a	n/a
SY Professional	Medical HMO	AB HMO $20	RX10/20/45	2P	1483.32	17799.84	85% BC $20	16529.92	1377.49	1269.92	105.83	63.50	826.50	n/a	n/a	n/a	n/a
SY Professional	Medical HMO	AB HMO $20	RX10/20/45	F	2002.49	24029.88	85% BC $20	22315.46	1859.62	1714.42	142.87	85.73	1115.77	n/a	n/a	n/a	n/a
SY Professional	Medical IPDED	AB IPDED $15/40	RX10/20/45	S	638.29	7659.48	95%	7276.51	606.38	382.97	31.91	19.15	363.83	n/a	n/a	n/a	n/a
SY Professional	Medical IPDED	AB IPDED $15/40	RX10/20/45	2P	1276.58	15318.96	95%	14553.01	1212.75	765.95	63.83	38.30	727.65	n/a	n/a	n/a	n/a
SY Professional	Medical IPDED	AB IPDED $15/40	RX10/20/45	F	1723.38	20680.56	95%	19646.53	1637.21	1034.03	86.17	51.71	982.33	n/a	n/a	n/a	n/a
SY Professional	Medical	Health Buyout					100%	3000.00	0.00	TEACHER paid in MAY w/proof other insurance							
SY Professional	Dental	OPTION 1A		S	41.90	502.80	100%	502.80	41.90	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	64.84	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	117.30	351.89	29.32	17.60	70.38	n/a	n/a	n/a	n/a
IA - PESPA	Medical POS	BC 3Tier POS $20	RX10/20/45	Single (S)	810.29	9723.48	55% POS (S)	5347.91	445.66	4375.57	364.63	n/a	n/a	218.79	267.40	n/a	n/a
IA - PESPA	Medical POS	BC 3Tier POS $20	RX10/20/45	2Person (2P)	1620.58	19446.96	55% POS (S)	5347.91	445.66	14099.05	1174.92	n/a	n/a	704.96	267.40	n/a	n/a
IA - PESPA	Medical POS	BC 3Tier POS $20	RX10/20/45	Family (F)	2187.79	26253.48	55% POS (S)	5347.91	445.66	20905.57	1742.13	n/a	n/a	1045.28	267.40	n/a	n/a
IA - PESPA	Medical HMO	AB HMO $20	RX10/20/45	S	741.66	8899.92	55% POS (S)	5347.91	445.66	3552.01	296.00	n/a	n/a	177.61	267.40	n/a	n/a
IA - PESPA	Medical HMO	AB HMO $20	RX10/20/45	2P	1483.32	17799.84	55% POS (S)	5347.91	445.66	12451.93	1037.66	n/a	n/a	622.60	267.40	n/a	n/a
IA - PESPA	Medical HMO	AB HMO $20	RX10/20/45	F	2002.49	24029.88	55% POS (S)	5347.91	445.66	18681.97	1556.83	n/a	n/a	934.10	267.40	n/a	n/a
IA - PESPA	Medical IPDED	AB IPDED $15/40	RX10/20/45	S	638.29	7659.48	60% IPDED (S)	4595.69	382.97	3063.79	255.32	n/a	n/a	153.19	229.78	n/a	n/a
IA - PESPA	Medical IPDED	AB IPDED $15/40	RX10/20/45	2P	1276.58	15318.96	60% IPDED (S)	4595.69	382.97	10723.27	893.61	n/a	n/a	536.16	229.78	n/a	n/a
IA - PESPA	Medical IPDED	AB IPDED $15/40	RX10/20/45	F	1723.38	20680.56	60% IPDED (S)	4595.69	382.97	16084.87	1340.41	n/a	n/a	804.25	229.78	n/a	n/a
IA - PESPA	Dental	OPTION 1A		S	41.90	502.80	0%	0.00	0.00	502.80	41.90	n/a	n/a	25.14	0.00	n/a	n/a
IA - PESPA	Dental	OPTION 1A		2P	81.05	972.60	0%	0.00	0.00	972.60	81.05	n/a	n/a	48.64	0.00	n/a	n/a
IA - PESPA	Dental	OPTION 1A		F	146.62	1759.44	0%	0.00	0.00	1759.44	146.62	n/a	n/a	87.97	0.00	n/a	n/a
IA (GF 14-15)	Medical POS	BC 3Tier POS $20	RX10/20/45	S	810.29	9723.48	83%	8070.49	672.54	1652.99	137.75	n/a	n/a	82.65	403.52	n/a	n/a
IA (GF 14-15)	Medical POS	BC 3Tier POS $20	RX10/20/45	2P	1620.58	19446.96	83%	16140.98	1345.08	3305.98	275.50	n/a	n/a	165.30	807.05	n/a	n/a
IA (GF 14-15)	Medical HMO	AB HMO $20	RX10/20/45	S	741.66	8899.92	83% BC $20	8070.49	672.54	829.43	69.12	n/a	n/a	41.47	403.52	n/a	n/a
IA (GF 14-15)	Medical HMO	AB HMO $20	RX10/20/45	2P	1483.32	17799.84	83% BC $20	16140.98	1345.08	1658.86	138.24	n/a	n/a	82.94	807.05	n/a	n/a
IA (GF 14-15)	Medical IPDED	AB IPDED $15/40	RX10/20/45	S	638.29	7659.48	83% BC $20	6926.16	577.18	733.32	61.11	n/a	n/a	36.67	346.31	n/a	n/a
IA (GF 14-15)	Medical IPDED	AB IPDED $15/40	RX10/20/45	2P	1276.58	15318.96	83% BC $20	13852.32	1154.36	1466.64	122.22	n/a	n/a	73.33	692.62	n/a	n/a
IA Grandfather (GF)	Dental	OPTION 1A		S	41.90	502.80	100%	502.80	251.40	0.00	0.00	n/a	n/a	0.00	25.14	n/a	n/a
IA GF	Dental	OPTION 1A		2P	81.05	972.60	80%	778.08	389.04	194.52	16.21	n/a	n/a	9.73	38.90	n/a	n/a
IA GF	Dental	OPTION 1A		F	146.62	1759.44	80%	1407.55	703.78	351.89	29.32	n/a	n/a	17.59	70.38	n/a	n/a

5-1-2016

PELHAM SCHOOL DISTRICT 7/1/2016 INSURANCE DEDUCTION RATES

												Deductions for Teachers		Deductions for IA/School Year		Deductions for Year Round	
Employee (EE) Group	Cov Type	Plan Type	CoPays/other	Memb	Monthly	Annual	District %	District Annual	District Monthly	Employee Annual	Employee Monthly	EE 20Pays	Dist 20Pays	EE 20Pays	District 17/21Pay	EE 24Pays	District 24Pays
ADM/CUST/SEC/SAU/FSMGF	Medical POS	BC 3Tier POS $20	RX10/20/45	S	810.29	9723.48	90%	8751.13	729.26	972.35	81.03	n/a	n/a	57.21	514.77	40.51	364.63
ADM/CUST/SEC/SAU/FSMGF	Medical POS	BC 3Tier POS $20	RX10/20/45	2P	1620.58	19446.96	90%	17502.26	1458.52	1944.70	162.06	n/a	n/a	114.40	1029.54	81.03	729.26
ADM/CUST/SEC/SAU/FSMGF	Medical POS	BC 3Tier POS $20	RX10/20/45	F	2187.79	26253.48	90%	23628.13	1969.01	2625.35	218.78	n/a	n/a	154.43	1389.89	109.39	984.51
ADM/CUST/SEC/SAU/FSMGF	Medical HMO	AB HMO $20	RX10/20/45	S	741.66	8899.92	90% BC $20	8751.13	729.26	148.79	12.40	n/a	n/a	8.75	514.77	6.21	364.63
ADM/CUST/SEC/SAU/FSMGF	Medical HMO	AB HMO $20	RX10/20/45	2P	1483.32	17799.84	90% BC $20	17502.26	1458.52	297.58	24.80	n/a	n/a	17.50	1029.54	12.40	729.25
ADM/CUST/SEC/SAU/FSMGF	Medical HMO	AB HMO $20	RX10/20/45	F	2002.49	24029.88	90% BC $20	23628.13	1969.01	401.75	33.48	n/a	n/a	23.63	1389.89	16.74	984.50
ADM/CUST/SEC/SAU/FSMGF	Medical IPDED	AB IPDED $15/40	RX10/20/45	S	638.29	7659.48	90% BC $20	7659.48	638.29	0.00	0.00	n/a	n/a	0.00	450.56	0.00	319.15
ADM/CUST/SEC/SAU/FSMGF	Medical IPDED	AB IPDED $15/40	RX10/20/45	2P	1276.58	15318.96	90% BC $20	15318.96	1276.58	0.00	0.00	n/a	n/a	0.00	901.12	0.00	638.29
ADM/CUST/SEC/SAU/FSMGF	Medical IPDED	AB IPDED $15/40	RX10/20/45	F	1723.38	20680.56	90% BC $20	20680.56	1723.38	0.00	0.00	n/a	n/a	0.00	1216.50	0.00	861.69
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	41.90	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	64.84	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	117.30	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	41.90	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	81.05	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	146.62	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	RX10/20/45	2P	1620.58	19446.96	60%	11668.18	972.35	7778.78	648.23	n/a	n/a	n/a	n/a	324.13	486.17
ADM .60 FTE	Medical HMO	AB HMO $20	RX10/20/45	2P	1483.32	17799.84	60% BC $20	11668.18	972.35	6131.66	510.97	n/a	n/a	n/a	n/a	255.49	486.17
ADM .60 FTE	Medical IPDED	AB IPDED $15/40	RX10/20/45	2P	1276.58	15318.96	60% BC $20	0.00	0.00	15318.96	1276.58	n/a	n/a	n/a	n/a	638.29	0.00
ADM .60 FTE	Dental	OPTION 1A		2P	81.05	972.60	60%	583.56	48.63	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	RX10/20/45	S	810.29	9723.48	55% POS (S)	5347.91	445.66	4375.57	364.63	n/a	n/a	257.40	314.58	n/a	n/a
FS MGR (not GF)	Medical POS	BC 3Tier POS $20	RX10/20/45	2P	1620.58	19446.96	55% POS (S)	5347.91	445.66	14099.05	1174.92	n/a	n/a	829.37	314.58	n/a	n/a
FS MGR (not GF)	Medical POS	BC 3Tier POS $20	RX10/20/45	F	2187.79	26253.48	55% POS (S)	5347.91	445.66	20905.57	1742.13	n/a	n/a	1229.74	314.58	n/a	n/a
FS MGR (not GF)	Medical HMO	AB HMO $20	RX10/20/45	S	741.66	8899.92	55% POS (S)	5347.91	445.66	3552.01	296.00	n/a	n/a	208.95	314.58	n/a	n/a
FS MGR (not GF)	Medical HMO	AB HMO $20	RX10/20/45	2P	1483.32	17799.84	55% POS (S)	583.56	48.63	17216.28	1434.69	n/a	n/a	1012.72	34.33	n/a	n/a
FS MGR (not GF)	Medical HMO	AB HMO $20	RX10/20/45	F	2002.49	24029.88	55% POS (S)	0.00	0.00	24029.88	2002.49	n/a	n/a	1413.52	0.00	n/a	n/a
FS MGR (not GF)	Medical IPDED	AB IPDED $15/40	RX10/20/45	S	638.29	7659.48	60% IPDED (S)	4595.69	382.97	3063.79	255.32	n/a	n/a	180.22	270.33	n/a	n/a
FS MGR (not GF)	Medical IPDED	AB IPDED $15/40	RX10/20/45	2P	1276.58	15318.96	60% IPDED (S)	4595.69	382.97	10723.27	893.61	n/a	n/a	630.78	270.33	n/a	n/a
FS MGR (not GF)	Medical IPDED	AB IPDED $15/40	RX10/20/45	F	1723.38	20680.56	60% IPDED (S)	4595.69	382.97	16084.87	1340.41	n/a	n/a	946.18	270.33	n/a	n/a
FS MGR (not GF)	Dental	OPTION 1A		S	41.90	502.80	50%	251.40	125.70	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	125.70	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	125.70	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