



Dental Blue Program 2 9/1/2013 – 6/30/2014
BlueCross BlueShield Dental with Orthodontia # 2329848
Explanation of how deductions are taken for school year employees

School year employees, those paid from September through June, will have 12 months of insurance premium taken from their checks – spread evenly over 20 pay checks. When a month contains 3 pay periods, insurance deductions are not be taken. In September, we will review the impact made by this year’s premium changes to determine how much additional premium will need to be collected from school year employees. When there is an increase in premium, the difference is collected from the first October pay (10/4/13).

Level I – 50% Employer Contribution 1st year of employment.

	Single	Two-person	Family
Cost for current payperiod:	10.09	21.50	30.07
Summer costs:	40.36	86.00	120.28
Prepay for 1/20 of summer cost:	2.02	4.30	6.01
Total Per pay period cost:	12.11	25.80	36.08

Level II – 60% Employer Contribution 2nd year of employment.

	Single	Two-person	Family
Cost for current payperiod:	8.07	17.20	24.06
Summer costs:	32.28	68.80	96.23
Prepay for 1/20 of summer cost:	1.61	3.44	4.81
Total Per pay period cost:	9.68	20.64	28.87

Level III – 65% Employer Contribution 3rd – 5th year of employment.

	Single	Two-person	Family
Cost for current payperiod:	7.06	15.05	21.05
Summer costs:	28.24	60.20	84.20
Prepay for 1/20 of summer cost:	1.41	3.01	4.21
Total Per pay period cost:	8.47	18.06	25.26

Level IV – 75% Employer Contribution 5+ year of employment.

	Single	Two-person	Family
Cost for current payperiod:	5.04	10.75	15.03
Summer costs:	20.16	43.00	60.12
Prepay for 1/20 of summer cost:	1.01	2.15	3.01
Total Per pay period cost:	6.05	12.90	18.04