



Human Resources

2017 10-Month Faculty 7/5ths January - May Premiums

	BCBS Comprehensive Care		BCBS Consumer Choice HSA (HDHP)		BCBS BlueChoice HMO		Kaiser HMO	
	Employee	Employer	Employee	Employer	Employee	Employer	Employee	Employer
Employee Only	\$247.80	\$578.24	\$103.60	\$578.24	\$273.06	\$578.24	\$213.16	\$466.09
Employee + Child	\$466.37	\$1,020.49	\$195.27	\$1,020.49	\$511.81	\$1,020.49	\$400.40	\$822.25
Employee + Spouse	\$544.10	\$1,190.57	\$227.81	\$1,190.57	\$597.10	\$1,190.57	\$467.12	\$959.28
Family	\$751.38	\$1,644.10	\$314.61	\$1,644.10	\$824.60	\$1,644.10	\$645.04	\$1,324.62

	Delta Dental Base	Delta Dental High	EyeMed
Employee Only	\$44.24	\$54.66	\$8.93
Employee + Child(ren)	\$84.00	\$103.82	\$17.00
Employee + Spouse	\$88.45	\$109.26	\$20.13
Family	\$141.48	\$174.86	\$26.38

Faculty who are in a 10 month paid status will have benefits premiums deducted at a 7/5ths rate January through May of each year to cover June and July premiums when no pay is received and no deductions are taken. In other words, 7 months of premiums are taken over five months of pay. To calculate the 7/5ths premium, the regular monthly premium is multiplied by 7 months of premiums (Jan. – July) and then divided by 5 months (Jan. – May). For example, Employee only BCBS HMO premium is \$188.00, this is multiplied by 7 which is \$1,316.00 and then divided by 5 to come up with a 7/5ths rate of \$263.20. Summer pay only has TRS or ORP benefits deductions.