



Human Resources

2018 10-Month Faculty 7/5ths January - May Premiums

	<i>BCBS Comprehensive Care</i>		<i>BCBS Consumer Choice HSA (HDHP)</i>		<i>BCBS BlueChoice HMO</i>		<i>Kaiser HMO</i>	
	<i>Employee</i>	<i>Employer</i>	<i>Employee</i>	<i>Employer</i>	<i>Employee</i>	<i>Employer</i>	<i>Employee</i>	<i>Employer</i>
<i>Employee Only</i>	\$248.44	\$596.61	\$105.17	\$596.61	\$280.87	\$596.61	\$220.78	\$493.19
<i>Employee + Child</i>	\$472.75	\$1,048.33	\$214.84	\$1,048.33	\$531.10	\$1,048.33	\$419.36	\$865.79
<i>Employee + Spouse</i>	\$551.54	\$1,223.05	\$250.66	\$1,223.05	\$619.64	\$1,223.05	\$489.24	\$1,010.07
<i>Family</i>	\$761.66	\$1,688.99	\$346.14	\$1,688.99	\$855.68	\$1,688.99	\$675.58	\$1,394.68

	<i>Delta Dental Base</i>	<i>Delta Dental High</i>	<i>EyeMed</i>
<i>Employee Only</i>	\$44.24	\$54.66	\$9.66
<i>Employee + Child(ren)</i>	\$84.00	\$103.82	\$18.37
<i>Employee + Spouse</i>	\$88.45	\$109.26	\$21.73
<i>Family</i>	\$141.48	\$174.86	\$28.48

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.