

# Calculating Contributions

## Percentage Calculation - Chapter 78% of Premium

1. First, decide what plan you would like to elect for the upcoming year then choose your level of coverage.
2. Find the monthly premium amount for your selected plan (medical) at your chosen level of coverage.
3. Please refer to the following page for your Chapter 78% of Premium Grids. Find your level of coverage at the top and where your salary falls on the left.
4. Multiply the monthly premium by the applicable percentage to determine your monthly contribution amount.
5. To determine your per pay contribution, take the monthly contribution amount, multiply it by 12 months, then divide by # of pay periods for the year (i.e. 10-month Employees = 20 pay periods; 12-month Employees = 24 pay periods).

	Your Calculations	An Example to Help
<b>Medical Plan Design</b>		Our sample employee chooses to enroll in the <b>Aetna Choice POS II \$10/\$20 Plan</b>
<b>Level of Coverage</b> (Single, Husband/Wife, Parent/Child(ren) <b>OR</b> Family)		Our sample employee is enrolling the <b>Family</b> level of coverage
<b>Monthly Premium for Medical Plan</b>		\$2,559.48
<b>Total Combined Monthly Premium</b>		\$2,559.48
<b>Percentage From Chapter 78 Salary Range Table</b>		6.00% OR 0.0600 (Salary is \$35,000 and Family level)
<b>Monthly Contribution Amount</b> (Multiply the Monthly Premium by the Percentage)		<b>\$153.57</b> (\$2,559.48 X 0.06)
<b>Contribution Amount</b> (Multiply the Monthly Contribution Amount by 12 months then divide by # of pay periods)		<b>\$76.79</b> (\$153.57 X 12 = \$1,842.84) 24 Pay Periods will be used for this example (\$1,842.84 / 24 = \$76.79)

# Calculating Contributions

## Chapter 78 Health Benefits Contributions (% of Premium)

SINGLE COVERAGE		2 ADULTS OR PARENT/CHILD		FAMILY COVERAGE	
Salary Range	Year 4	Salary Range	Year 4	Salary Range	Year 4
Less than \$20,000	4.50%	Less than \$25,000	3.50%	Less than \$25,000	3.00%
20,000-24,999.99	5.50%	25,000-29,999.999	4.50%	25,000-29,999.999	4.00%
25,000-29,999.999	7.50%	30,000-34,999.99	6.00%	30,000-34,999.99	5.00%
30,000-34,999.99	10.00%	35,000-39,999.99	7.00%	35,000-39,999.99	6.00%
35,000-39,999.99	11.00%	40,000-44,999.99	8.00%	40,000-44,999.99	7.00%
40,000-44,999.99	12.00%	45,000-49,999.99	10.00%	45,000-49,999.99	9.00%
45,000-49,999.99	14.00%	50,000-54,999.99	15.00%	50,000-54,999.99	12.00%
50,000-54,999.99	20.00%	55,000-59,999.99	17.00%	55,000-59,999.99	14.00%
55,000-59,999.99	23.00%	60,000-64,999.99	21.00%	60,000-64,999.99	17.00%
60,000-64,999.99	27.00%	65,000-69,999.99	23.00%	65,000-69,999.99	19.00%
65,000-69,999.99	29.00%	70,000-74,999.99	26.00%	70,000-74,999.99	22.00%
70,000-74,999.99	32.00%	75,000-79,999.99	27.00%	75,000-79,999.99	23.00%
75,000-79,999.99	33.00%	80,000-84,999.99	28.00%	80,000-84,999.99	24.00%
80,000-94,999.99	34.00%	85,000-99,999.99	30.00%	85,000-89,999.99	26.00%
95,000 and over	35.00%	100,000 and over	35.00%	90,000-94,999.99	28.00%
				95,000-99,999.99	29.00%
				100,000-109,999.99	32.00%
				110,000 and over	35.00%