

2008-09 CIVIL UNION Teacher Rates for Section 125 Deductions

FTE: 1.00 MONTHS: 12

2008-09 Rates

	Annual Cost	Board Cost	Employee Cost
Health:			
Dual Option Plan: Single	6,346.00	5,584.48	761.52
Dual Option Plan: Two Person	12,474.00	10,977.12	1,496.88
Dual Option Plan: Family	16,722.00	14,715.36	2,006.64
JY: Single	7,124.00	5,584.48	1,539.52
JY: Two Person	14,047.00	10,977.12	3,069.88
JY: Family	18,890.00	14,715.36	4,174.64

Dental:

Single	444.48	377.81	66.67
Two Person	889.32	755.92	133.40
Family	1,422.72	1,209.31	213.41

Two Person to Single Coverage:

	VHP	JY	Dental
Total Cost of Two Person Coverage	12,474.00	14,047.00	889.32
LESS What the Board Covers for Single	5,584.48	5,584.48	377.81
	6,889.52	8,462.52	511.51
Less What the Employee pays for Single Coverage	761.52	1,539.52	66.67
Taxable Fair Market Value For Civil Union Partner	6,128.00	6,923.00	444.84
Fixed Number of Payperiods	26	26	26
Taxable Fair Market Value For Civil Union Partner per Payperiod	235.69	266.27	17.11

Employee's TOTAL Cost for Two Person Coverage	1,496.88	3,069.88	133.40
LESS the Employee's Allowable Section 125 Pre-Tax Deduction	761.52	1,539.52	66.67
Employee's Post Tax Deduction	735.36	1,530.36	66.73
Fixed Number of Payperiods	26	26	26
PRE-TAX Deduction over a Fixed Number of Payperiods	29.29	59.21	2.56
POST-TAX Deduction over a Fixed Number of Payperiods	28.28	58.86	2.57

Family to Two Person Coverage

	VHP	JY	Dental
Total Cost of Family coverage	16,722.00	14,715.36	1,422.72
LESS What the Board Covers for Two Person	<u>10,977.12</u>	<u>10,977.12</u>	<u>755.92</u>
	5,744.88	3,738.24	666.80
Less What the Employee pays for Two Person Coverage	<u>1,496.88</u>	<u>3,069.88</u>	<u>133.40</u>
Taxable Fair Market Value For Civil Union Partner	4,248.00	668.36	533.40
Fixed Number of Payperiods	<u>26</u>	<u>26</u>	<u>26</u>
Taxable Fair Market Value For Civil Union Partner per Payperiod	<u>163.38</u>	<u>25.71</u>	<u>20.52</u>
Employee's TOTAL Cost for Two Person Coverage	2,006.64	4,174.64	213.41
LESS the Employee's Allowable Section 125 Pre-Tax Deduction	<u>1,496.88</u>	<u>3,069.88</u>	<u>133.40</u>
Employee's Post Tax Deduction	509.76	1,104.76	80.01
Fixed Number of Payperiods	<u>26</u>	<u>26</u>	<u>26</u>
PRE-TAX Deduction over a Fixed Number of Payperiods	57.57	118.07	5.13
POST-TAX Deduction over a Fixed Number of Payperiods	19.61	42.49	3.08