

Monthly Premium Chart

12/01/2024 to 11/30/2025



Age At enrollment until plan anniversary	HMO Health Plan Kaiser Bronze 60 HSA 7050 Full Network	HMO Health Plan Kaiser Silver 70 1900/65 Full Network	HMO Health Plan Kaiser Gold 80 250/35 Full Network	HMO Health Plan Kaiser Platinum 90 0/20 Full Network
	Region 17	Region 17	Region 17	Region 17
	*PedDtl Rate			
	*Pediatric Dental Rate Included for age 19 and under below			
	<u>Employee or Dependent</u>	<u>Employee or Dependent</u>	<u>Employee or Dependent</u>	<u>Employee or Dependent</u>
0-14	\$226.47	\$269.23	\$324.31	\$353.12
15	\$245.34	\$291.90	\$351.87	\$383.24
16	\$252.55	\$300.56	\$362.40	\$394.76
17	\$259.76	\$309.23	\$372.94	\$406.28
18	\$267.53	\$318.56	\$384.29	\$418.68
19	\$261.03	\$313.62	\$381.37	\$416.81
20	\$269.07	\$323.29	\$393.12	\$429.66
21	\$277.39	\$333.29	\$405.28	\$442.95
22	\$277.39	\$333.29	\$405.28	\$442.95
23	\$277.39	\$333.29	\$405.28	\$442.95
24	\$277.39	\$333.29	\$405.28	\$442.95
25	\$278.50	\$334.62	\$406.90	\$444.72
26	\$284.05	\$341.28	\$415.00	\$453.58
27	\$290.71	\$349.28	\$424.73	\$464.21
28	\$301.52	\$362.28	\$440.54	\$481.48
29	\$310.40	\$372.95	\$453.51	\$495.66
30	\$314.84	\$378.28	\$459.99	\$502.74
31	\$321.50	\$386.28	\$469.72	\$513.37
32	\$328.15	\$394.28	\$479.44	\$524.00
33	\$332.31	\$399.28	\$485.52	\$530.65
34	\$336.75	\$404.61	\$492.01	\$537.74
35	\$338.97	\$407.27	\$495.25	\$541.28
36	\$341.19	\$409.94	\$498.49	\$544.82
37	\$343.41	\$412.61	\$501.73	\$548.37
38	\$345.63	\$415.27	\$504.98	\$551.91
39	\$350.07	\$420.61	\$511.46	\$559.00
40	\$354.51	\$425.94	\$517.94	\$566.08
41	\$361.16	\$433.94	\$527.67	\$576.71
42	\$367.54	\$441.60	\$536.99	\$586.90
43	\$376.42	\$452.27	\$549.96	\$601.08
44	\$387.52	\$465.60	\$566.17	\$618.79
45	\$400.55	\$481.26	\$585.22	\$639.61
46	\$416.09	\$499.93	\$607.92	\$664.42
47	\$433.56	\$520.92	\$633.45	\$692.32
48	\$453.53	\$544.92	\$662.63	\$724.22
49	\$473.23	\$568.58	\$691.40	\$755.66
50	\$495.42	\$595.25	\$723.83	\$791.10
51	\$517.33	\$621.58	\$755.84	\$826.09
52	\$541.47	\$650.57	\$791.10	\$864.63
53	\$565.88	\$679.90	\$826.77	\$903.61
54	\$592.23	\$711.56	\$865.27	\$945.69
55	\$618.58	\$743.23	\$903.77	\$987.77
56	\$647.15	\$777.55	\$945.51	\$1,033.39
57	\$676.00	\$812.22	\$987.66	\$1,079.46
58	\$706.79	\$849.21	#####	\$1,128.62
59	\$722.05	\$867.54	#####	\$1,152.99
60	\$752.84	\$904.54	#####	\$1,202.15
61	\$779.47	\$936.53	#####	\$1,244.68
62	\$796.95	\$957.53	#####	\$1,272.58
63	\$818.86	\$983.86	#####	\$1,307.57
64+	\$832.17	\$999.87	#####	\$1,328.85

Monthly Employer Contribution Chart



12/01/2024 to 11/30/2025

HMO Health Plan
Kaiser
Bronze 60 HSA 7050
Full Network

HMO Health Plan
Kaiser
Silver 70 1900/65
Full Network

HMO Health Plan
Kaiser
Gold 80 250/35
Full Network

HMO Health Plan
Kaiser
Platinum 90 0/20
Full Network

Employer Allowance Formula/Amount: Employer pays 50% of Silver 70 1000 (Target Plan for EBA)

Employee Dependents	Same as 2 0%				50% 0%				Same as 2 0%				Same as 2 0%			
	EMPLOYER SHARE		Employee Share		EMPLOYER SHARE		Employee Share		EMPLOYER SHARE		Employee Share		EMPLOYER SHARE		Employee Share	
	Empl	Dep	Empl	Dep	Empl	Dep	Empl	Dep	Empl	Dep	Empl	Dep	Empl	Dep	Empl	Dep
0-14	134.62	0.00	91.86	226.47	134.62	0.00	134.62	269.23	134.62	0.00	189.70	324.31	134.62	0.00	218.51	353.12
15	145.95	0.00	99.39	245.34	145.95	0.00	145.95	291.90	145.95	0.00	205.92	351.87	145.95	0.00	237.29	383.24
16	150.28	0.00	102.27	252.55	150.28	0.00	150.28	300.56	150.28	0.00	212.12	362.40	150.28	0.00	244.48	394.76
17	154.62	0.00	105.15	259.76	154.62	0.00	154.62	309.23	154.62	0.00	218.33	372.94	154.62	0.00	251.67	406.28
18	159.28	0.00	108.25	267.53	159.28	0.00	159.28	318.56	159.28	0.00	225.01	384.29	159.28	0.00	259.40	418.68
19	156.81	0.00	104.22	261.03	156.81	0.00	156.81	313.62	156.81	0.00	224.56	381.37	156.81	0.00	260.00	416.81
20	161.65	0.00	107.43	269.07	161.65	0.00	161.65	323.29	161.65	0.00	231.48	393.12	161.65	0.00	268.02	429.66
21	166.65	0.00	110.75	277.39	166.65	0.00	166.65	333.29	166.65	0.00	238.64	405.28	166.65	0.00	276.31	442.95
22	166.65	0.00	110.75	277.39	166.65	0.00	166.65	333.29	166.65	0.00	238.64	405.28	166.65	0.00	276.31	442.95
23	166.65	0.00	110.75	277.39	166.65	0.00	166.65	333.29	166.65	0.00	238.64	405.28	166.65	0.00	276.31	442.95
24	166.65	0.00	110.75	277.39	166.65	0.00	166.65	333.29	166.65	0.00	238.64	405.28	166.65	0.00	276.31	442.95
25	167.31	0.00	111.19	278.50	167.31	0.00	167.31	334.62	167.31	0.00	239.59	406.90	167.31	0.00	277.41	444.72
26	170.64	0.00	113.41	284.05	170.64	0.00	170.64	341.28	170.64	0.00	244.36	415.00	170.64	0.00	282.94	453.58
27	174.64	0.00	116.07	290.71	174.64	0.00	174.64	349.28	174.64	0.00	250.09	424.73	174.64	0.00	289.57	464.21
28	181.14	0.00	120.38	301.52	181.14	0.00	181.14	362.28	181.14	0.00	259.40	440.54	181.14	0.00	300.34	481.48
29	186.48	0.00	123.93	310.40	186.48	0.00	186.48	372.95	186.48	0.00	267.04	453.51	186.48	0.00	309.19	495.66
30	189.14	0.00	125.70	314.84	189.14	0.00	189.14	378.28	189.14	0.00	270.85	459.99	189.14	0.00	313.60	502.74
31	193.14	0.00	128.36	321.50	193.14	0.00	193.14	386.28	193.14	0.00	276.58	469.72	193.14	0.00	320.23	513.37
32	197.14	0.00	131.01	328.15	197.14	0.00	197.14	394.28	197.14	0.00	282.30	479.44	197.14	0.00	326.86	524.00
33	199.64	0.00	132.67	332.31	199.64	0.00	199.64	399.28	199.64	0.00	285.88	485.52	199.64	0.00	331.01	530.65
34	202.31	0.00	134.45	336.75	202.31	0.00	202.31	404.61	202.31	0.00	289.71	492.01	202.31	0.00	335.44	537.74
35	203.64	0.00	135.34	338.97	203.64	0.00	203.64	407.27	203.64	0.00	291.62	495.25	203.64	0.00	337.65	541.28
36	204.97	0.00	136.22	341.19	204.97	0.00	204.97	409.94	204.97	0.00	293.52	498.49	204.97	0.00	339.85	544.82
37	206.31	0.00	137.11	343.41	206.31	0.00	206.31	412.61	206.31	0.00	295.43	501.73	206.31	0.00	342.07	548.37
38	207.64	0.00	138.00	345.63	207.64	0.00	207.64	415.27	207.64	0.00	297.35	504.98	207.64	0.00	344.28	551.91
39	210.31	0.00	139.77	350.07	210.31	0.00	210.31	420.61	210.31	0.00	301.16	511.46	210.31	0.00	348.70	559.00
40	212.97	0.00	141.54	354.51	212.97	0.00	212.97	425.94	212.97	0.00	304.97	517.94	212.97	0.00	353.11	566.08
41	216.97	0.00	144.19	361.16	216.97	0.00	216.97	433.94	216.97	0.00	310.70	527.67	216.97	0.00	359.74	576.71
42	220.80	0.00	146.74	367.54	220.80	0.00	220.80	441.60	220.80	0.00	316.19	536.99	220.80	0.00	366.10	586.90
43	226.14	0.00	150.29	376.42	226.14	0.00	226.14	452.27	226.14	0.00	323.83	549.96	226.14	0.00	374.95	601.08
44	232.80	0.00	154.72	387.52	232.80	0.00	232.80	465.60	232.80	0.00	333.37	566.17	232.80	0.00	385.99	618.79
45	240.63	0.00	159.92	400.55	240.63	0.00	240.63	481.26	240.63	0.00	344.59	585.22	240.63	0.00	398.98	639.61
46	249.97	0.00	166.13	416.09	249.97	0.00	249.97	499.93	249.97	0.00	357.96	607.92	249.97	0.00	414.46	664.42
47	260.46	0.00	173.10	433.56	260.46	0.00	260.46	520.92	260.46	0.00	372.99	633.45	260.46	0.00	431.86	692.32
48	272.46	0.00	181.07	453.53	272.46	0.00	272.46	544.92	272.46	0.00	390.17	662.63	272.46	0.00	451.76	724.22
49	284.29	0.00	188.94	473.23	284.29	0.00	284.29	568.58	284.29	0.00	407.11	691.40	284.29	0.00	471.37	755.66
50	297.63	0.00	197.80	495.42	297.63	0.00	297.63	595.25	297.63	0.00	426.21	723.83	297.63	0.00	493.48	791.10
51	310.79	0.00	206.54	517.33	310.79	0.00	310.79	621.58	310.79	0.00	445.05	755.84	310.79	0.00	515.30	826.09
52	325.29	0.00	216.19	541.47	325.29	0.00	325.29	650.57	325.29	0.00	465.82	791.10	325.29	0.00	539.35	864.63
53	339.95	0.00	225.93	565.88	339.95	0.00	339.95	679.90	339.95	0.00	486.82	826.77	339.95	0.00	563.66	903.61
54	355.78	0.00	236.45	592.23	355.78	0.00	355.78	711.56	355.78	0.00	509.49	865.27	355.78	0.00	589.91	945.69
55	371.62	0.00	246.97	618.58	371.62	0.00	371.62	743.23	371.62	0.00	532.16	903.77	371.62	0.00	616.16	987.77
56	388.78	0.00	258.38	647.15	388.78	0.00	388.78	777.55	388.78	0.00	556.74	945.51	388.78	0.00	644.62	1033.39
57	406.11	0.00	269.89	676.00	406.11	0.00	406.11	812.22	406.11	0.00	581.55	987.66	406.11	0.00	673.35	1079.46
58	424.61	0.00	282.19	706.79	424.61	0.00	424.61	849.21	424.61	0.00	608.05	1032.65	424.61	0.00	704.02	1128.62
59	433.77	0.00	288.28	722.05	433.77	0.00	433.77	867.54	433.77	0.00	621.17	1054.94	433.77	0.00	719.22	1152.99
60	452.27	0.00	300.57	752.84	452.27	0.00	452.27	904.54	452.27	0.00	647.65	1099.92	452.27	0.00	749.88	1202.15
61	468.27	0.00	311.21	779.47	468.27	0.00	468.27	936.53	468.27	0.00	670.57	1138.83	468.27	0.00	776.42	1244.68
62	478.77	0.00	318.19	796.95	478.77	0.00	478.77	957.53	478.77	0.00	685.60	1164.36	478.77	0.00	793.82	1272.58
63	491.93	0.00	326.93	818.86	491.93	0.00	491.93	983.86	491.93	0.00	704.45	1196.38	491.93	0.00	815.64	1307.57
64+	499.94	0.00	332.24	832.17	499.94	0.00	499.94	999.87	499.94	0.00	715.91	1215.84	499.94	0.00	828.92	1328.85

Deduction Chart

(Shown Per Pay period)



12/01/2024 to 11/30/2025

Age
At
enrollment
until plan
anniversary

HMO Health Plan
Kaiser
Bronze 60 HSA 7050
Full Network

HMO Health Plan
Kaiser
Silver 70 1900/65
Full Network

HMO Health Plan
Kaiser
Gold 80 250/35
Full Network

HMO Health Plan
Kaiser
Platinum 90 0/20
Full Network

*Pediatric Dental Rate Included for age 19 and under below

Age	Empl	Dep	Empl	Dep	Empl	Dep	Empl	Dep
0-14	42.39	104.52	62.13	124.26	87.55	149.68	100.85	162.98
15	45.87	113.23	67.36	134.72	95.04	162.40	109.52	176.88
16	47.20	116.56	69.36	138.72	97.90	167.26	112.84	182.20
17	48.53	119.89	71.36	142.72	100.77	172.13	116.15	187.51
18	49.96	123.48	73.51	147.03	103.85	177.36	119.72	193.24
19	48.10	120.48	72.37	144.75	103.64	176.02	120.00	192.37
20	49.58	124.19	74.61	149.21	106.83	181.44	123.70	198.30
21	51.11	128.03	76.91	153.83	110.14	187.05	127.53	204.44
22	51.11	128.03	76.91	153.83	110.14	187.05	127.53	204.44
23	51.11	128.03	76.91	153.83	110.14	187.05	127.53	204.44
24	51.11	128.03	76.91	153.83	110.14	187.05	127.53	204.44
25	51.32	128.54	77.22	154.44	110.58	187.80	128.04	205.26
26	52.34	131.10	78.76	157.51	112.78	191.54	130.59	209.34
27	53.57	134.17	80.60	161.21	115.43	196.03	133.65	214.25
28	55.56	139.16	83.60	167.21	119.72	203.33	138.62	222.22
29	57.20	143.26	86.07	172.13	123.25	209.31	142.70	228.77
30	58.02	145.31	87.30	174.59	125.01	212.30	144.74	232.03
31	59.24	148.38	89.14	178.28	127.65	216.79	147.80	236.94
32	60.47	151.45	90.99	181.98	130.29	221.28	150.86	241.85
33	61.23	153.37	92.14	184.28	131.94	224.09	152.77	244.92
34	62.05	155.42	93.37	186.74	133.71	227.08	154.82	248.19
35	62.46	156.45	93.99	187.97	134.59	228.58	155.84	249.82
36	62.87	157.47	94.60	189.20	135.47	230.07	156.85	251.46
37	63.28	158.50	95.22	190.44	136.35	231.57	157.88	253.09
38	63.69	159.52	95.83	191.66	137.24	233.07	158.90	254.73
39	64.51	161.57	97.06	194.13	138.99	236.06	160.94	258.00
40	65.33	163.62	98.29	196.59	140.76	239.05	162.97	261.27
41	66.55	166.69	100.14	200.28	143.40	243.54	166.03	266.17
42	67.73	169.63	101.91	203.82	145.93	247.84	168.97	270.88
43	69.36	173.73	104.37	208.74	149.46	253.83	173.05	277.42
44	71.41	178.86	107.45	214.89	153.86	261.31	178.15	285.60
45	73.81	184.87	111.06	222.12	159.04	270.10	184.14	295.20
46	76.67	192.04	115.37	230.74	165.21	280.58	191.29	306.66
47	79.89	200.10	120.21	240.42	172.15	292.36	199.32	319.53
48	83.57	209.32	125.75	251.50	180.08	305.83	208.50	334.26
49	87.20	218.41	131.21	262.42	187.90	319.11	217.56	348.77
50	91.29	228.66	137.37	274.73	196.71	334.08	227.76	365.12
51	95.33	238.77	143.44	286.88	205.41	348.85	237.83	381.27
52	99.78	249.91	150.13	300.26	214.99	365.12	248.93	399.06
53	104.28	261.18	156.90	313.80	224.69	381.59	260.15	417.05
54	109.13	273.34	164.21	328.41	235.15	399.36	272.27	436.47
55	113.98	285.50	171.51	343.03	245.61	417.12	284.38	455.89
56	119.25	298.68	179.43	358.87	256.95	436.39	297.51	476.95
57	124.56	312.00	187.44	374.87	268.41	455.84	310.78	498.21
58	130.24	326.21	195.97	391.94	280.64	476.61	324.93	520.90
59	133.05	333.25	200.20	400.40	286.69	486.90	331.95	532.15
60	138.72	347.46	208.74	417.48	298.92	507.66	346.10	554.84
61	143.63	359.76	216.12	432.24	309.49	525.61	358.35	574.47
62	146.85	367.82	220.97	441.94	316.43	537.40	366.38	587.34
63	150.89	377.94	227.04	454.09	325.13	552.18	376.45	603.49
64+	153.34	384.08	230.74	461.48	330.42	561.16	382.58	613.32

Deciphering Payroll Deductions

12/01/2024 to 11/30/2025



Step 1:

Select the plan you desire and the amounts based on age for each family member.

For families with more than three children, the new law states that a premium will apply for each child age 20 or younger but only for the first three children. (the fourth child or more are "free" (at least for insurance). But for children over age 20, you must add the premium based on actual age of the (adult) child.

See example to the right ->

EXAMPLE: Picking Option 1 on the Payroll Deduction Chart

	Age	Per-Pay-Period Deduction	YOUR FIGURES
Employee	48	\$83.57	\$ _____
Spouse	43	\$173.73	\$ _____
Child 1	8	\$104.52	\$ _____
Child 2	12	\$104.52	\$ _____
Child 3	15	\$113.23	\$ _____
Child 4	17	No Chrg	\$ _____

(only a premium for more than 3 kids if the child is over 19)

Child 5	21		\$ _____
Child 6	22		\$ _____
TOTAL		\$579.59	\$ _____
Plus any ancillary benefits if applicable (dental, vision, etc.)			\$ _____



Step 2: Congratulate yourself! You are now able to pass the entrance exam to MIT. At least the math portion.



Step 3: Don't forget tax savings. Your payroll deduction will be taken out on a "pre-tax basis" using our cafeteria plan.

This will reduce the amount you owe for Federal, State and Social Security taxes.

Please see example to the right ->

Fact 1: Wages Trigger Taxes

Fact 2: Payroll deductions for our benefits do not trigger taxes!

CAFETERIA PLAN TAX SAVINGS EXAMPLE

Amount of Payroll Deductions for Benefits -> **\$579.59**

Example of Pre-Tax Savings -> **\$148.66**
(7.65% FICA; 15% FIT; 3% SIT) 25.65%

Approximate Impact on Take Home Pay -> **\$430.92**

CAFETERIA PLAN ILLUSTRATION NOTES:

FICA = Social Security & Medicare payroll taxes
FIT = Federal Income Tax Withholding
SIT = State Income Tax Withholding

Your tax bracket may be higher (greater savings) or lower (less savings) than examples shown above.

The illustrations above are intended to show an example of savings in our cafeteria plan and not to provide tax advice. Please see your tax advisor on tax matters.



Save money with our cafeteria plan and avoid a "Tax-Haircut"