

# Monthly Premium Chart



12/01/2025 to 12/31/2026

Age At enrollment until plan anniversary	<b>BASE Health Plan Target Allowance (Plat 25 A+)</b> Region 17	<b>Option 1 - PPO Health Plan Blue Shield Platinum 0/10 Tandem Network</b> Region 17	<b>Option 2 - PPO Health Plan Blue Shield Gold 750/30 Tandem Network</b> Region 17	<b>Option 3 - PPO Health Plan Blue Shield Bronze 5700 HDHP Tandem Network</b> Region 17
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\*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	\$375.78	\$458.62	\$394.09	\$317.61
15	\$409.18	\$499.39	\$429.12	\$345.85
16	\$421.96	\$514.97	\$442.51	\$356.64
17	\$434.73	\$530.56	\$455.91	\$367.44
18	\$448.48	\$547.35	\$470.33	\$379.06
19	\$462.24	\$564.13	\$484.76	\$390.69
20	\$476.48	\$581.52	\$499.70	\$402.73
21	\$491.22	\$599.50	\$515.15	\$415.18
22	\$491.22	\$599.50	\$515.15	\$415.18
23	\$491.22	\$599.50	\$515.15	\$415.18
24	\$491.22	\$599.50	\$515.15	\$415.18
25	\$493.18	\$601.90	\$517.21	\$416.84
26	\$503.01	\$613.89	\$527.51	\$425.15
27	\$514.80	\$628.28	\$539.88	\$435.11
28	\$533.95	\$651.66	\$559.97	\$451.30
29	\$549.67	\$670.84	\$576.45	\$464.59
30	\$557.53	\$680.43	\$584.70	\$471.23
31	\$569.32	\$694.82	\$597.06	\$481.20
32	\$581.11	\$709.21	\$609.42	\$491.16
33	\$588.48	\$718.20	\$617.15	\$497.39
34	\$596.34	\$727.80	\$625.39	\$504.03
35	\$600.27	\$732.59	\$629.51	\$507.35
36	\$604.20	\$737.39	\$633.64	\$510.67
37	\$608.13	\$742.18	\$637.76	\$514.00
38	\$612.06	\$746.98	\$641.88	\$517.32
39	\$619.92	\$756.57	\$650.12	\$523.96
40	\$627.78	\$766.16	\$658.36	\$530.60
41	\$639.57	\$780.55	\$670.73	\$540.57
42	\$650.86	\$794.34	\$682.57	\$550.12
43	\$666.58	\$813.52	\$699.06	\$563.40
44	\$686.23	\$837.50	\$719.67	\$580.01
45	\$709.32	\$865.68	\$743.88	\$599.52
46	\$736.83	\$899.25	\$772.73	\$622.77
47	\$767.77	\$937.02	\$805.18	\$648.93
48	\$803.14	\$980.19	\$842.27	\$678.82
49	\$838.02	\$1,022.75	\$878.85	\$708.30
50	\$877.32	\$1,070.71	\$920.06	\$741.52
51	\$916.12	\$1,118.07	\$960.76	\$774.32
52	\$958.86	\$1,170.23	\$1,005.57	\$810.44
53	\$1,002.08	\$1,222.98	\$1,050.91	\$846.97
54	\$1,048.75	\$1,279.94	\$1,099.85	\$886.41
55	\$1,095.42	\$1,336.89	\$1,148.79	\$925.86
56	\$1,146.01	\$1,398.64	\$1,201.85	\$968.62
57	\$1,197.10	\$1,460.99	\$1,255.42	\$1,011.80
58	\$1,251.62	\$1,527.53	\$1,312.60	\$1,057.88
59	\$1,278.64	\$1,560.50	\$1,340.94	\$1,080.72
60	\$1,333.17	\$1,627.05	\$1,398.12	\$1,126.80
61	\$1,380.32	\$1,684.60	\$1,447.57	\$1,166.66
62	\$1,411.27	\$1,722.37	\$1,480.03	\$1,192.82
63	\$1,450.08	\$1,769.73	\$1,520.73	\$1,225.62
64+	\$1,473.65	\$1,798.50	\$1,545.45	\$1,245.54

<b>Option - A Vision Plan Blue Shield</b>				Unbundled (without employee premium)			
	Employee	Employee & Spouse	Employee/Child(r) or Employee & Spouse & Child(ren)	Spouse	Children	Spouse & Children	
All Ages	\$10.90	\$20.80	\$18.90	\$26.90	\$9.90	\$8.00	\$16.00

<b>Option - B DPPO Dental Plan Guardian</b>				Unbundled (without employee premium)			
	Employee	Employee & Spouse	Employee/Child(r) or Employee & Spouse & Child(ren)	Spouse	Children	Spouse & Children	
All Ages	\$56.70	\$118.78	\$108.41	\$173.08	\$62.08	\$51.71	\$116.38

<b>Option - C LIFE Group Life Plan \$15,000 Blue Shield</b>	
All Ages	Age banded

Wayco Insurance Services, Inc.

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# Monthly Employer Contribution Chart



12/01/2025 to 12/31/2026

**BASE Health Plan**  
Target Allowance (Plat 25 A+)

**Option 1 - PPO Health Plan**  
Blue Shield Platinum 0/10 Tandem Network

**Option 2 - PPO Health Plan**  
Blue Shield Gold 750/30 Tandem Network

**Option 3 - PPO Health Plan**  
Blue Shield Bronze 5700 HDHP Tandem Network

**Employer Allowance Formula/Amount:**

Employee	80%				Same as Opt 1				Same as Opt 1				Same as Opt 3			
	EMPLOYER SHARE				EMPLOYER SHARE				EMPLOYER SHARE				EMPLOYER SHARE			
Dependents	0%		Employee Share		0%		Employee Share		0%		Employee Share		0%		Employee Share	
	Empl	Dep	Empl	Dep	Empl	Dep	Empl	Dep	Empl	Dep	Empl	Dep	Empl	Dep	Empl	Dep
0-14	300.62	0.00	75.16	375.78	300.62	0.00	158.00	458.62	300.62	0.00	93.47	394.09	300.62	0.00	16.99	317.61
15	327.34	0.00	81.84	409.18	327.34	0.00	172.05	499.39	327.34	0.00	101.78	429.12	327.34	0.00	18.51	345.85
16	337.57	0.00	84.39	421.96	337.57	0.00	177.40	514.97	337.57	0.00	104.94	442.51	337.57	0.00	19.07	356.64
17	347.78	0.00	86.95	434.73	347.78	0.00	182.78	530.56	347.78	0.00	108.13	455.91	347.78	0.00	19.66	367.44
18	358.78	0.00	89.70	448.48	358.78	0.00	188.57	547.35	358.78	0.00	111.55	470.33	358.78	0.00	20.28	379.06
19	369.79	0.00	92.45	462.24	369.79	0.00	194.34	564.13	369.79	0.00	114.97	484.76	369.79	0.00	20.90	390.69
20	381.18	0.00	95.30	476.48	381.18	0.00	200.34	581.52	381.18	0.00	118.52	499.70	381.18	0.00	21.55	402.73
21	392.98	0.00	98.24	491.22	392.98	0.00	206.52	599.50	392.98	0.00	122.17	515.15	392.98	0.00	22.20	415.18
22	392.98	0.00	98.24	491.22	392.98	0.00	206.52	599.50	392.98	0.00	122.17	515.15	392.98	0.00	22.20	415.18
23	392.98	0.00	98.24	491.22	392.98	0.00	206.52	599.50	392.98	0.00	122.17	515.15	392.98	0.00	22.20	415.18
24	392.98	0.00	98.24	491.22	392.98	0.00	206.52	599.50	392.98	0.00	122.17	515.15	392.98	0.00	22.20	415.18
25	394.54	0.00	98.64	493.18	394.54	0.00	207.36	601.90	394.54	0.00	122.67	517.21	394.54	0.00	22.30	416.84
26	402.41	0.00	100.60	503.01	402.41	0.00	211.48	613.89	402.41	0.00	125.10	527.51	402.41	0.00	22.74	425.15
27	411.84	0.00	102.96	514.80	411.84	0.00	216.44	628.28	411.84	0.00	128.04	539.88	411.84	0.00	23.27	435.11
28	427.16	0.00	106.79	533.95	427.16	0.00	224.50	651.66	427.16	0.00	132.81	559.97	427.16	0.00	24.14	451.30
29	439.74	0.00	109.93	549.67	439.74	0.00	231.10	670.84	439.74	0.00	136.71	576.45	439.74	0.00	24.85	464.59
30	446.02	0.00	111.51	557.53	446.02	0.00	234.41	680.43	446.02	0.00	138.68	584.70	446.02	0.00	25.21	471.23
31	455.46	0.00	113.86	569.32	455.46	0.00	239.36	694.82	455.46	0.00	141.60	597.06	455.46	0.00	25.74	481.20
32	464.89	0.00	116.22	581.11	464.89	0.00	244.32	709.21	464.89	0.00	144.53	609.42	464.89	0.00	26.27	491.16
33	470.78	0.00	117.70	588.48	470.78	0.00	247.42	718.20	470.78	0.00	146.37	617.15	470.78	0.00	26.61	497.39
34	477.07	0.00	119.27	596.34	477.07	0.00	250.73	727.80	477.07	0.00	148.32	625.39	477.07	0.00	26.96	504.03
35	480.22	0.00	120.05	600.27	480.22	0.00	252.37	732.59	480.22	0.00	149.29	629.51	480.22	0.00	27.13	507.35
36	483.36	0.00	120.84	604.20	483.36	0.00	254.03	737.39	483.36	0.00	150.28	633.64	483.36	0.00	27.31	510.67
37	486.50	0.00	121.63	608.13	486.50	0.00	255.68	742.18	486.50	0.00	151.26	637.76	486.50	0.00	27.50	514.00
38	489.65	0.00	122.41	612.06	489.65	0.00	257.33	746.98	489.65	0.00	152.23	641.88	489.65	0.00	27.67	517.32
39	495.94	0.00	123.98	619.92	495.94	0.00	260.63	756.57	495.94	0.00	154.18	650.12	495.94	0.00	28.02	523.96
40	502.22	0.00	125.56	627.78	502.22	0.00	263.94	766.16	502.22	0.00	156.14	658.36	502.22	0.00	28.38	530.60
41	511.66	0.00	127.91	639.57	511.66	0.00	268.89	780.55	511.66	0.00	159.07	670.73	511.66	0.00	28.91	540.57
42	520.69	0.00	130.17	650.86	520.69	0.00	273.65	794.34	520.69	0.00	161.88	682.57	520.69	0.00	29.43	550.12
43	533.26	0.00	133.32	666.58	533.26	0.00	280.26	813.52	533.26	0.00	165.80	699.06	533.26	0.00	30.14	563.40
44	548.98	0.00	137.25	686.23	548.98	0.00	288.52	837.50	548.98	0.00	170.69	719.67	548.98	0.00	31.03	580.01
45	567.46	0.00	141.86	709.32	567.46	0.00	298.22	865.68	567.46	0.00	176.42	743.88	567.46	0.00	32.06	599.52
46	589.46	0.00	147.37	736.83	589.46	0.00	309.79	899.25	589.46	0.00	183.27	772.73	589.46	0.00	33.31	622.77
47	614.22	0.00	153.55	767.77	614.22	0.00	322.80	937.02	614.22	0.00	190.96	805.18	614.22	0.00	34.71	648.93
48	642.51	0.00	160.63	803.14	642.51	0.00	337.68	980.19	642.51	0.00	199.76	842.27	642.51	0.00	36.31	678.82
49	670.42	0.00	167.60	838.02	670.42	0.00	352.33	1022.75	670.42	0.00	208.43	878.85	670.42	0.00	37.88	708.30
50	701.86	0.00	175.46	877.32	701.86	0.00	368.85	1070.71	701.86	0.00	218.20	920.06	701.86	0.00	39.66	741.52
51	732.90	0.00	183.22	916.12	732.90	0.00	385.17	1118.07	732.90	0.00	227.86	960.76	732.90	0.00	41.42	774.32
52	767.09	0.00	191.77	958.86	767.09	0.00	403.14	1170.23	767.09	0.00	238.48	1005.57	767.09	0.00	43.35	810.44
53	801.66	0.00	200.42	1002.08	801.66	0.00	421.32	1222.98	801.66	0.00	249.25	1050.91	801.66	0.00	45.31	846.97
54	839.00	0.00	209.75	1048.75	839.00	0.00	440.94	1279.94	839.00	0.00	260.85	1099.85	839.00	0.00	47.41	886.41
55	876.34	0.00	219.08	1095.42	876.34	0.00	460.55	1336.89	876.34	0.00	272.45	1148.79	876.34	0.00	49.52	925.86
56	916.81	0.00	229.20	1146.01	916.81	0.00	481.83	1398.64	916.81	0.00	285.04	1201.85	916.81	0.00	51.81	968.62
57	957.68	0.00	239.42	1197.10	957.68	0.00	503.31	1460.99	957.68	0.00	297.74	1255.42	957.68	0.00	54.12	#####
58	1001.30	0.00	250.32	1251.62	1001.30	0.00	526.23	1527.53	1001.30	0.00	311.30	1312.60	#####	0.00	56.58	#####
59	1022.91	0.00	255.73	1278.64	1022.91	0.00	537.59	1560.50	1022.91	0.00	318.03	1340.94	#####	0.00	57.81	#####
60	1066.54	0.00	266.63	1333.17	1066.54	0.00	560.51	1627.05	1066.54	0.00	331.58	1398.12	#####	0.00	60.26	#####
61	1104.26	0.00	276.06	1380.32	1104.26	0.00	580.34	1684.60	1104.26	0.00	343.31	1447.57	#####	0.00	62.40	#####
62	1129.02	0.00	282.25	1411.27	1129.02	0.00	593.35	1722.37	1129.02	0.00	351.01	1480.03	#####	0.00	63.80	#####
63	1160.06	0.00	290.02	1450.08	1160.06	0.00	609.67	1769.73	1160.06	0.00	360.67	1520.73	#####	0.00	65.56	#####
64+	1178.92	0.00	294.73	1473.65	1178.92	0.00	619.58	1798.50	1178.92	0.00	366.53	1545.45	#####	0.00	66.62	#####

Option - A Vision Plan Blue Shield					Monthly Employee Share of Premium				
All Ages	Employee	Spouse Only	Child(ren) Only	Spouse&Child(ren) Only	Employee	Add for Spouse	Add for Child(ren)	Add for Spouse&Child(ren)	
All Ages	\$10.90	\$9.90	\$8.00	\$16.00	\$0.00	\$0.00	\$0.00	\$0.00	

Option - B DPPO Dental Plan Guardian					Monthly Employee Share of Premium				
All Ages	Employee	Spouse Only	Child(ren) Only	Spouse&Child(ren) Only	Employee	Add for Spouse	Add for Child(ren)	Add for Spouse&Child(ren)	
All Ages	\$56.70	\$62.08	\$51.71	\$116.38	\$0.00	\$0.00	\$0.00	\$0.00	

Option - C LIFE Group Life Plan \$15,000 Blue Shield					Monthly Employee Share of Premium				
All Ages	Employee	Spouse Only	Child(ren) Only	Spouse&Child(ren) Only	Employee	Add for Spouse	Add for Child(ren)	Add for Spouse&Child(ren)	
All Ages									

# 26 Pay Periods

## Deduction Chart (Shown Per Pay period)



12/01/2025 to 12/31/2026

Age At enrollment until plan anniversary .	<b>BASE Health Plan</b>	<b>Option 1 - PPO Health Plan</b>	<b>Option 2 - PPO Health Plan</b>	<b>Option 3 - PPO Health Plan</b>
	Target Allowance <b>(Plat 25 A+)</b>	Blue Shield Platinum 0/10 <b>Tandem Network</b>	Blue Shield Gold 750/30 <b>Tandem Network</b>	Blue Shield Bronze 5700 HDHP <b>Tandem Network</b>

\*Pediatric Dental Rate Included for age 19 and under in table below

	Empl	Dep	Empl	Dep	Empl	Dep	Empl	Dep
0-14	34.69	173.44	72.92	211.67	43.14	181.89	7.84	146.59
15	37.77	188.85	79.41	230.49	46.97	198.06	8.54	159.62
16	38.95	194.75	81.88	237.68	48.43	204.24	8.80	164.60
17	40.13	200.64	84.36	244.87	49.90	210.42	9.07	169.59
18	41.40	206.99	87.03	252.62	51.48	217.08	9.36	174.95
19	42.67	213.34	89.69	260.37	53.06	223.74	9.65	180.32
20	43.98	219.91	92.46	268.39	54.70	230.63	9.94	185.88
21	45.34	226.72	95.32	276.69	56.39	237.76	10.25	191.62
22	45.34	226.72	95.32	276.69	56.39	237.76	10.25	191.62
23	45.34	226.72	95.32	276.69	56.39	237.76	10.25	191.62
24	45.34	226.72	95.32	276.69	56.39	237.76	10.25	191.62
25	45.52	227.62	95.70	277.80	56.62	238.71	10.29	192.39
26	46.43	232.16	97.61	283.33	57.74	243.47	10.50	196.22
27	47.52	237.60	99.90	289.98	59.10	249.18	10.74	200.82
28	49.29	246.44	103.62	300.77	61.30	258.45	11.14	208.29
29	50.74	253.69	106.66	309.62	63.10	266.05	11.47	214.43
30	51.46	257.32	108.19	314.04	64.00	269.86	11.63	217.49
31	52.55	262.76	110.48	320.69	65.36	275.57	11.88	222.09
32	53.64	268.20	112.76	327.33	66.71	281.27	12.13	226.69
33	54.32	271.61	114.19	331.48	67.55	284.84	12.28	229.56
34	55.05	275.23	115.72	335.91	68.45	288.64	12.44	232.63
35	55.41	277.05	116.48	338.12	68.90	290.54	12.52	234.16
36	55.77	278.86	117.24	340.33	69.36	292.45	12.60	235.69
37	56.14	280.68	118.00	342.54	69.81	294.35	12.69	237.23
38	56.50	282.49	118.77	344.76	70.26	296.25	12.77	238.76
39	57.22	286.12	120.29	349.19	71.16	300.06	12.93	241.83
40	57.95	289.74	121.82	353.61	72.06	303.86	13.10	244.89
41	59.04	295.19	124.10	360.25	73.42	309.57	13.34	249.49
42	60.08	300.40	126.30	366.62	74.71	315.03	13.58	253.90
43	61.53	307.65	129.35	375.47	76.52	322.64	13.91	260.03
44	63.34	316.72	133.16	386.54	78.78	332.16	14.32	267.70
45	65.48	327.38	137.64	399.54	81.43	343.33	14.80	276.70
46	68.02	340.08	142.98	415.04	84.58	356.64	15.37	287.43
47	70.87	354.36	148.99	432.47	88.14	371.62	16.02	299.51
48	74.14	370.68	155.85	452.40	92.20	388.74	16.76	313.30
49	77.36	386.78	162.62	472.04	96.20	405.62	17.48	326.91
50	80.98	404.92	170.24	494.17	100.71	424.64	18.31	342.24
51	84.56	422.82	177.77	516.03	105.17	443.43	19.12	357.38
52	88.51	442.55	186.07	540.11	110.07	464.11	20.01	374.05
53	92.50	462.50	194.45	564.45	115.04	485.04	20.91	390.91
54	96.81	484.04	203.51	590.74	120.39	507.62	21.88	409.11
55	101.12	505.58	212.56	617.03	125.75	530.21	22.86	427.32
56	105.79	528.93	222.38	645.53	131.56	554.70	23.91	447.06
57	110.50	552.51	232.30	674.30	137.42	579.42	24.98	466.98
58	115.53	577.67	242.88	705.01	143.68	605.82	26.12	488.25
59	118.03	590.14	248.12	720.23	146.78	618.90	26.68	498.79
60	123.06	615.31	258.70	750.95	153.04	645.29	27.81	520.06
61	127.41	637.07	267.85	777.51	158.45	668.11	28.80	538.46
62	130.27	651.36	273.86	794.94	162.01	683.09	29.45	550.53
63	133.85	669.27	281.38	816.80	166.46	701.88	30.26	565.67
64+	136.03	680.15	285.96	830.08	169.17	713.28	30.75	574.86

### Option - A Vision Plan Blue Shield

	Employee	Add for Spouse	Add for Children	Add for Spouse & Children
All Ages	0.00	0.00	0.00	0.00

### Option - B DPPO Dental Plan Guardian

	Employee	Add for Spouse	Add for Children	Add for Spouse & Children
All Ages	0.00	0.00	0.00	0.00

### Option - C LIFE Group Life Plan \$15,000 Blue Shield

	Employee
All Ages	0.00

# Deciphering Payroll Deductions

12/01/2025 to 12/31/2026



## 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 19 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 19, 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	\$74.14	\$ _____
Spouse	43	\$307.65	\$ _____
Child 1	8	\$173.44	\$ _____
Child 2	12	\$173.44	\$ _____
Child 3	15	\$173.44	\$ _____
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		\$ _____
<b>TOTAL</b>		<b>\$902.10</b>	<b>\$ _____</b>

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 -> **\$902.10**

Example of Pre-Tax Savings -> **\$231.39**  
(7.65% FICA; 15% FIT; 3% SIT) 25.65%

Approximate Impact on Take Home Pay -> **\$670.71**

### 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"