2013 EMPLOYEE HEALTHCARE COST SHARING

2013 Cost Sharing Calculations

Salary Band	Up to $30,000		$30,001 - $40,000		$40,001 - $50,000		$50,001 - $60,000		$60,001 - $70,000		$70,001 - $80,000		$80,001 - $90,000		$90,001 - $100,000		$100,001 and over		
Skidmore College PPO (Traditional Blue PPO)	10% of Premium		12% of Premium		14% of Premium		17% of Premium		19% of Premium		22% of Premium		24% of Premium		26% of Premium		29% of Premium		
EE = Employee; Pay Periods Based On 26	**EE Annual Cost**	**EE Cost Per Pay Period**	**EE Annual Cost**	**EE Cost Per Pay Period**	**EE Annual Cost**	**EE Cost Per Pay Period**	**EE Annual Cost**	**EE Cost Per Pay Period**	**EE Annual Cost**	**EE Cost Per Pay Period**	**EE Annual Cost**	**EE Cost Per Pay Period**	**EE Annual Cost**	**EE Cost Per Pay Period**	**EE Annual Cost**	**EE Cost Per Pay Period**	**EE Annual Cost**	**EE Cost Per Pay Period**	**Total Annual Premium**
PPO EE Only	$712.75	$27.41	$855.30	$32.90	$997.85	$38.38	$1,211.67	$46.60	$1,354.22	$52.09	$1,568.05	$60.31	$1,710.60	$65.79	$1,853.15	$71.27	$2,066.97	$79.50	$7,127.48
PPO EE + One	$1,482.52	$57.02	$1,779.02	$68.42	$2,075.52	$79.83	$2,520.28	$96.93	$2,816.78	$108.34	$3,261.54	$125.44	$3,558.04	$136.85	$3,854.54	$148.25	$4,299.30	$165.36	$14,825.16
PPO EE + Family	$1,995.70	$76.76	$2,394.83	$92.11	$2,793.97	$107.46	$3,392.68	$130.49	$3,791.82	$145.84	$4,390.53	$168.87	$4,789.67	$184.22	$5,188.81	$199.57	$5,787.52	$222.60	$19,956.95
PPO EE + Domestic Partner (DP)	$1,482.52	$57.02	$1,779.02	$68.42	$2,075.52	$79.83	$2,520.28	$96.93	$2,816.78	$108.34	$3,261.54	$125.44	$3,558.04	$136.85	$3,854.54	$148.25	$4,299.30	$165.36	$14,825.16
PPO EE + DP w/Children	$1,995.70	$76.76	$2,394.83	$92.11	$2,793.97	$107.46	$3,392.68	$130.49	$3,791.82	$145.84	$4,390.53	$168.87	$4,789.67	$184.22	$5,188.81	$199.57	$5,787.52	$222.60	$19,956.95
PPO EE + One + DP	$1,995.70	$76.76	$2,394.83	$92.11	$2,793.97	$107.46	$3,392.68	$130.49	$3,791.82	$145.84	$4,390.53	$168.87	$4,789.67	$184.22	$5,188.81	$199.57	$5,787.52	$222.60	$19,956.95
PPO EE + Same Sex Spouse (SSS)	$1,482.52	$57.02	$1,779.02	$68.42	$2,075.52	$79.83	$2,520.28	$96.93	$2,816.78	$108.34	$3,261.54	$125.44	$3,558.04	$136.85	$3,854.54	$148.25	$4,299.30	$165.36	$14,825.16
PPO EE + SSS w/Children	$1,995.70	$76.76	$2,394.83	$92.11	$2,793.97	$107.46	$3,392.68	$130.49	$3,791.82	$145.84	$4,390.53	$168.87	$4,789.67	$184.22	$5,188.81	$199.57	$5,787.52	$222.60	$19,956.95
PPO EE + Plus One + SSS	$1,995.70	$76.76	$2,394.83	$92.11	$2,793.97	$107.46	$3,392.68	$130.49	$3,791.82	$145.84	$4,390.53	$168.87	$4,789.67	$184.22	$5,188.81	$199.57	$5,787.52	$222.60	$19,956.95

Salary Band	Up to $30,000		$30,001 - $40,000		$40,001 - $50,000		$50,001 - $60,000		$60,001 - $70,000		$70,001 - $80,000		$80,001 - $90,000		$90,001 - $100,000		$100,001 and over		
MVP Health Plan	10% of Premium		12% of Premium		14% of Premium		17% of Premium		19% of Premium		22% of Premium		24% of Premium		26% of Premium		29% of Premium		
EE = Employee; Pay Periods Based On 26	**EE Annual Cost**	**EE Cost Per Pay Period**	**EE Annual Cost**	**EE Cost Per Pay Period**	**EE Annual Cost**	**EE Cost Per Pay Period**	**EE Annual Cost**	**EE Cost Per Pay Period**	**EE Annual Cost**	**EE Cost Per Pay Period**	**EE Annual Cost**	**EE Cost Per Pay Period**	**EE Annual Cost**	**EE Cost Per Pay Period**	**EE Annual Cost**	**EE Cost Per Pay Period**	**EE Annual Cost**	**EE Cost Per Pay Period**	**Total Annual Premium**
MVP EE Only	$768.78	$29.57	$922.54	$35.48	$1,076.29	$41.40	$1,306.93	$50.27	$1,460.68	$56.18	$1,691.32	$65.05	$1,845.07	$70.96	$1,998.83	$76.88	$2,229.46	$85.75	$7,687.80
MVP EE + One	$1,537.56	$59.14	$1,845.07	$70.96	$2,152.58	$82.79	$2,613.85	$100.53	$2,921.36	$112.36	$3,382.63	$130.10	$3,690.14	$141.93	$3,997.66	$153.76	$4,458.92	$171.50	$15,375.60
MVP EE + Family	$1,998.82	$76.88	$2,398.58	$92.25	$2,798.34	$107.63	$3,397.99	$130.69	$3,797.75	$146.07	$4,397.40	$169.13	$4,797.16	$184.51	$5,196.92	$199.88	$5,796.57	$222.94	$19,988.16
MVP EE + Domestic Partner (DP)	$1,537.56	$59.14	$1,845.07	$70.96	$2,152.58	$82.79	$2,613.85	$100.53	$2,921.36	$112.36	$3,382.63	$130.10	$3,690.14	$141.93	$3,997.66	$153.76	$4,458.92	$171.50	$15,375.60
MVP EE + DP w/Children	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
MVP EE + One + DP	$1,998.82	$76.88	$2,398.58	$92.25	$2,798.34	$107.63	$3,397.99	$130.69	$3,797.75	$146.07	$4,397.40	$169.13	$4,797.16	$184.51	$5,196.92	$199.88	$5,796.57	$222.94	$19,988.16
MVP EE + Same Sex Spouse (SSS)	$1,537.56	$59.14	$1,845.07	$70.96	$2,152.58	$82.79	$2,613.85	$100.53	$2,921.36	$112.36	$3,382.63	$130.10	$3,690.14	$141.93	$3,997.66	$153.76	$4,458.92	$171.50	$15,375.60
MVP EE + SSS w/Children	$1,998.82	$76.88	$2,398.58	$92.25	$2,798.34	$107.63	$3,397.99	$130.69	$3,797.75	$146.07	$4,397.40	$169.13	$4,797.16	$184.51	$5,196.92	$199.88	$5,796.57	$222.94	$19,988.16
MVP EE + Plus One + SSS	$1,998.82	$76.88	$2,398.58	$92.25	$2,798.34	$107.63	$3,397.99	$130.69	$3,797.75	$146.07	$4,397.40	$169.13	$4,797.16	$184.51	$5,196.92	$199.88	$5,796.57	$222.94	$19,988.16

Salary Band	Up to $30,000		$30,001 - $40,000		$40,001 - $50,000		$50,001 - $60,000		$60,001 - $70,000		$70,001 - $80,000		$80,001 - $90,000		$90,001 - $100,000		$100,001 and over		
Captial District Physicians' Health Plan (CDPHP)	10% of Premium		12% of Premium		14% of Premium		17% of Premium		19% of Premium		22% of Premium		24% of Premium		26% of Premium		29% of Premium		
EE = Employee; Pay Periods Based On 26	**EE Annual Cost**	**EE Cost Per Pay Period**	**EE Annual Cost**	**EE Cost Per Pay Period**	**EE Annual Cost**	**EE Cost Per Pay Period**	**EE Annual Cost**	**EE Cost Per Pay Period**	**EE Annual Cost**	**EE Cost Per Pay Period**	**EE Annual Cost**	**EE Cost Per Pay Period**	**EE Annual Cost**	**EE Cost Per Pay Period**	**EE Annual Cost**	**EE Cost Per Pay Period**	**EE Annual Cost**	**EE Cost Per Pay Period**	**Total Annual Premium**
CDPHP EE Only	$721.90	$27.77	$866.28	$33.32	$1,010.65	$38.87	$1,227.22	$47.20	$1,371.60	$52.75	$1,588.17	$61.08	$1,732.55	$66.64	$1,876.93	$72.19	$2,093.50	$80.52	$7,218.96
CDPHP EE + One	$1,443.80	$55.53	$1,732.56	$66.64	$2,021.33	$77.74	$2,454.47	$94.40	$2,743.23	$105.51	$3,176.37	$122.17	$3,465.13	$133.27	$3,753.89	$144.38	$4,187.03	$161.04	$14,438.04
CDPHP EE + Family	$1,876.96	$72.19	$2,252.35	$86.63	$2,627.74	$101.07	$3,190.83	$122.72	$3,566.22	$137.16	$4,129.30	$158.82	$4,504.69	$173.26	$4,880.09	$187.70	$5,443.17	$209.35	$18,769.56
CDPHP EE + Domestic Partner (DP)	$1,443.80	$55.53	$1,732.56	$66.64	$2,021.33	$77.74	$2,454.47	$94.40	$2,743.23	$105.51	$3,176.37	$122.17	$3,465.13	$133.27	$3,753.89	$144.38	$4,187.03	$161.04	$14,438.04
CDPHP EE + DP w/Children	$1,876.96	$72.19	$2,252.35	$86.63	$2,627.74	$101.07	$3,190.83	$122.72	$3,566.22	$137.16	$4,129.30	$158.82	$4,504.69	$173.26	$4,880.09	$187.70	$5,443.17	$209.35	$18,769.56
CDPHP EE + One + DP	$1,876.96	$72.19	$2,252.35	$86.63	$2,627.74	$101.07	$3,190.83	$122.72	$3,566.22	$137.16	$4,129.30	$158.82	$4,504.69	$173.26	$4,880.09	$187.70	$5,443.17	$209.35	$18,769.56
CDPHP EE + Same Sex Spouse (SSS)	$1,443.80	$55.53	$1,732.56	$66.64	$2,021.33	$77.74	$2,454.47	$94.40	$2,743.23	$105.51	$3,176.37	$122.17	$3,465.13	$133.27	$3,753.89	$144.38	$4,187.03	$161.04	$14,438.04
CDPHP EE + SSS w/Children	$1,876.96	$72.19	$2,252.35	$86.63	$2,627.74	$101.07	$3,190.83	$122.72	$3,566.22	$137.16	$4,129.30	$158.82	$4,504.69	$173.26	$4,880.09	$187.70	$5,443.17	$209.35	$18,769.56
CDPHP EE + Plus One + SSS	$1,876.96	$72.19	$2,252.35	$86.63	$2,627.74	$101.07	$3,190.83	$122.72	$3,566.22	$137.16	$4,129.30	$158.82	$4,504.69	$173.26	$4,880.09	$187.70	$5,443.17	$209.35	$18,769.56

Cost Per Pay period based on 26 pay periods