

# Calculating Premiums Per Paycheck

## Bus Drivers, Bus Assistants, Bus Driver Mentors, Food Service Workers, Child Caregiver Aides, PASAR, and Substitutes

Premiums are deducted from almost every biweekly paycheck through June 3, 2027. Your deduction amount is calculated by estimating the total premium cost for the rest of the plan year (through August 2027), and then dividing by the number of paychecks during that time. On this schedule, your premiums for the summer months can be paid in full by the time you receive your last paycheck for the school year.

Example: ActiveCare HD, employee only coverage starting September 1, monthly cost \$298

$$\begin{array}{ccccccc} \text{Monthly cost} & \$ & 298 & \times & 12 & = & \$ & 3,576 & \div & 17 & = & \$ & 210.35 & \text{ per check} \\ & & & & \text{\# of months} & & & & \text{\# of paychecks} & & & & & \\ & & & & \text{covered} & & & & \text{with deductions} & & & & & \end{array}$$

Fill in your personal selections:

$$\text{Monthly cost } \$ \boxed{\phantom{000}} \times \boxed{\phantom{00}} = \$ \boxed{\phantom{000}} \div \boxed{\phantom{00}} = \$ \boxed{\phantom{000}} \text{ per check}$$

Contact the benefits office for help calculating your deduction amount.

## Other Employees Paid on a Biweekly Basis

The monthly premium is divided over two paychecks each month, so half of the monthly premium is deducted from each biweekly paycheck year-round. If a month contains a third paycheck, benefit premiums will still only be deducted from two of the three paychecks in that month. Premiums are paid in the current month (for example, premiums deducted from the September 11<sup>th</sup> and September 25<sup>th</sup> paychecks pay for the month of September).

## Employees Paid on a Monthly Basis

The full monthly premium is deducted from your monthly paycheck year-round. Premiums are paid in arrears (for example, premiums deducted from the September 25<sup>th</sup> paycheck pay for the month of September).

👉 **Note:** If premiums cannot be deducted from your paycheck for any reason, you will receive an invoice from the benefits office, which must be paid within 30 days. If the invoice is not paid and the premium cannot be deducted from a future paycheck, your coverage will be canceled retroactively.