How to calculate your monthly payroll deduction for Health & Welfare benefits

Using the 2026-2027 CSEA Estimated Payroll Deductions guide:

1. Identify which medical plan you selected during open enrollment.
    a. Anthem PPO 80% (Option 1 & 4)
    b. Anthem PPO 90%
    c. Anthem PPO 100%
    d. Anthem HMO
    e. Anthem HMO PS (Priority Select)
    f. ProActive Care Plan
    g. Kaiser
    h. Anthem PPO Two Tier Plan
2. Identify which dental plan you selected during open enrollment.
    a. Delta Incentive
    b. Delta Preferred
    c. SISC Dental (Anthem)
3. Identify which vision plan you selected during open enrollment.
    a. VSP Vision
    b. XP Vision
4. Identify the appropriate page of the 2026-2027 CSEA Estimated Payroll Deductions guide using your individually identified benefit selections for medical, dental, & vision. The guide consists of six pages.
5. Identify your medical plan, your tier (Single, Two Party, or Family), and column that pertains to your daily hours. This amount represents the Total Annual Premium Cost less the Annual District Contribution (Health & Welfare cap) – or – the portion of the annual premium cost the employee is responsible for.
6. Take the dollar amount in the row and column that relates to your benefit selections, tier, and daily hours and divide by your number of pay periods per year.

2026-2027 CSEA/PRESCHOOL Estimated Payroll Deductions

CHART #1: Medical/Delta Incentive/VSP/Life

ANNUAL PREMIUMS MUST BE DIVIDED BY NUMBER OF PAYCHECKS (does not include deferred)

Medical Plan		Tiered Dental and VSP Vision	Total Annual Premium Cost	Annual District Contribution based 8 hours	8 hour Employee Annual Premium	7.5 Hour Empl	7.25 Hour Empl	7 Hour Empl	6.5 Hour Empl	6 Hour Empl	5.5 Hour Empl	5 Hour Empl	4 Hour Empl
Kaiser	Single		$24,929	$12,292	$12,637	$13,405	$13,789	$14,173	$14,942	$15,710	$16,478	$17,246	$18,783
	Two Party		$25,570	$12,292	$13,278	$14,046	$14,430	$14,814	$15,582	$16,351	$17,119	$17,887	$19,424
No Deductible	Family		$26,090	$12,292	$13,798	$14,567	$14,951	$15,335	$16,103	$16,871	$17,640	$18,408	$19,944

Example: (Based on the above graphic)

Kaiser, Delta Incentive, Single Tier, 8 hour employee, 12 pay periods **$12,637**

$12,637 / 12 periods = $1053.10 per pay period