

**Woods Hole Oceanographic Institution
Rate Sheet for Employee Premium Deductions
Effective January 1, 2014**

Medical (Per Pay Period):

High Deductible with HRA (Blue Care Elect Deductible)	Total Cost	Employee Share*
Individual Coverage	\$259.64	\$64.91
Employee + Child(ren)	\$467.35	\$116.84
Employee + Spouse	\$519.27	\$129.82
Employee + Spouse + Child(ren)	\$735.55	\$183.89
High Deductible with HSA (Blue Care Elect Saver)		
Individual Coverage	\$275.55	\$68.89
Employee + Child(ren)	\$495.99	\$124.00
Employee + Spouse	\$551.10	\$137.77
Employee + Spouse + Child(ren)	\$780.63	\$195.16
Low Deductible (Advantage Blue)		
Individual Coverage	\$298.34	\$119.33
Employee + Child(ren)	\$537.01	\$214.80
Employee + Spouse	\$596.68	\$238.67
Employee + Spouse + Child(ren)	\$845.19	\$338.08

Supplemental Life - Employee & Spouse (Per Pay Period):

Age of Employee or Spouse	Employee Share* (Per \$1,000)	Age of Employee or Spouse	Employee Share* (Per \$1,000)
Under 30	\$.040	55 - 59	\$0.46
30 - 34	\$.045	60 - 64	\$0.53
35 - 39	\$.070	65 - 69	\$0.83
40 - 44	\$.110	70 - 74	\$1.45
45 - 49	\$.175	75 and over	\$2.48
50 - 54	\$.265		

Dental (Per Pay Period):

Employee	
Total Cost	Employee Share
\$19.98	0.00
Employee plus Family	
Total Cost	Employee Share*
\$59.56	\$39.58

**These amounts are deducted from 24 of 26 pay periods - no deductions will be taken on 1/31 or 8/29 in 2014.*

AD&D (Per Pay Period):

AD&D Insurance	Employee Share* (Per \$10,000)
Individual	\$.135
Family	\$.210
For Employee Age 70+	(see policy for additional age-banded rates)

Child Life (Per Pay Period):

Child Life Insurance	Employee Share*
\$ 2,000 per family	\$.11
\$ 5,000 per family	\$.255