Woods Hole Oceanographic Institution
Rate Sheet for Employee Premium Deductions
Effective January 1, 2015

Medical (Per Pay Period):

High Deductible with HRA (Blue Care Elect Deductible)	***Total Cost***	***Employee Share****
Individual Coverage	$280.53	**$70.13**
Employee + Child(ren)	$504.95	**$126.24**
Employee + Spouse	$561.06	**$140.27**
Employee + Spouse + Child(ren)	$794.73	**$198.68**
High Deductible with HSA (Blue Care Elect Saver)		
Individual Coverage	$297.72	**$74.43**
Employee + Child(ren)	$535.90	**$133.98**
Employee + Spouse	$595.44	**$148.86**
Employee + Spouse + Child(ren)	$843.44	**$210.86**
Low Deductible (Advantage Blue)		
Individual Coverage	$322.34	**$128.93**
Employee + Child(ren)	$580.22	**$232.09**
Employee + Spouse	$644.69	**$257.88**
Employee + Spouse + Child(ren)	$913.20	**$365.28**

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