

**Woods Hole Oceanographic Institution
Rate Sheet for Employee Premium Deductions
Effective January 1, 2016**

Medical (Per Pay Period):

High Deductible with HRA (Blue Care Elect Deductible)	Total Cost	Employee Share*
Individual Coverage	\$293.71	\$73.43
Employee + Child(ren)	\$528.69	\$132.18
Employee + Spouse	\$587.43	\$146.86
Employee + Spouse + Child(ren)	\$832.09	\$208.02
High Deductible with HSA (Blue Care Elect Saver)		
Individual Coverage	\$311.72	\$77.93
Employee + Child(ren)	\$561.08	\$140.27
Employee + Spouse	\$623.43	\$155.86
Employee + Spouse + Child(ren)	\$883.08	\$220.77
Low Deductible (Advantage Blue)		
Individual Coverage	\$337.49	\$134.99
Employee + Child(ren)	\$607.49	\$243.00
Employee + Spouse	\$674.99	\$270.00
Employee + Spouse + Child(ren)	\$956.12	\$382.45

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	\$0.460
30 - 34	\$.045	60 - 64	\$0.525
35 - 39	\$.070	65 - 69	\$0.825
40 - 44	\$.110	70 - 74	\$1.450
45 - 49	\$.175	75 and over	\$2.475
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 7/29,
or 12/30*

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