

**Woods Hole Oceanographic Institution
Rate Sheet for Employee Premium Deductions
Effective January 1, 2013**

Medical (Per Pay Period):

HDHP with HRA**	Total Cost	Employee Share*
Individual Coverage	\$249.66	\$62.42
Employee + Child(ren)	\$449.38	\$112.35
Employee + Spouse	\$499.31	\$124.83
Employee + Spouse + Child(ren)	\$707.28	\$176.82
HMO New England		
Individual Coverage	\$294.06	\$117.62
Employee + Child(ren)	\$529.30	\$211.72
Employee + Spouse	\$588.12	\$235.25
Employee + Spouse + Child(ren)	\$833.07	\$333.23
Access Blue		
Individual Coverage	\$297.03	\$120.60
Employee + Child(ren)	\$534.66	\$217.08
Employee + Spouse	\$594.06	\$241.19
Employee + Spouse + Child(ren)	\$841.49	\$341.65
PPO (Out-of-State Only)		
Individual Coverage	\$326.74	\$150.30
Employee + Child(ren)	\$588.12	\$270.54
Employee + Spouse	\$653.47	\$300.60
Employee + Spouse + Child(ren)	\$925.63	\$425.79

**If enrolled in the HDHP health plan, you will automatically be enrolled in the employer-funded HRA for up to 50% of the plan's annual deductible.

Dental (Per Pay Period):

Employee	
<i>Total Cost</i>	Employee Share
\$19.98	0.00
Employee plus Family	
<i>Total Cost</i>	Employee Share*
\$59.56	\$39.58

*These amounts are deducted from 24 of 26 pay periods.

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

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		