

OK, so **the first thing** we need to add is sort of a pre-qualifier that will determine how the rest of the calculation is done. We can do this with a checkbox, a radio button or a drop-down selector; whichever you think is best and is easiest for you to program.

We need to know which of these groups the person belongs to:

A member of CBAA? > **Calculated Premium Contribution Percentage** from existing calculator) will automatically be set to 26.5%, which will be calculated against the Premiums table below.

A member of CBEA? > If so, they need to select their salary range, which we will use to find their **Calculated Premium Contribution Percentage**, as follows:

\$20,000 - \$34,999 = 6%  
\$35,000 - \$49,999 = 9%  
\$50,000+ - 17%

These percentages will also be calculated against the Premiums table below.

A non-represented employee? > These people use the same calculations that were already in place from the calculator you created for me before. However, in the original calculator, we had an ENTRY field where they would plug in the Premium total themselves. The client is concerned that people might make a mistake adding their chosen Medical plan Premium + their chosen Dental plan Premium before entering it into the field and thus providing an inaccurate calculation. So, **the second thing** we need to add is either a drop-down selector or check boxes that allow them to choose their Medical, Dental and/or Prescription Plan options. Again, it's whatever you think is best and is easiest for you.

Here are the options and the corresponding Premiums we want to use for the calculation in conjunction with the **Calculated Premium Contribution Percentage**:

**MEDICAL**

Aetna Open Access \$10 Buy Up Plan: \$696  
Aetna Open Access \$25 Core Plan: \$498  
Aetna QPOS \$10: \$641  
AmeriHealth \$10 Buy Up Plan: \$696  
AmeriHealth \$25 Core Plan: \$498  
AmeriHealth \$10 QPOS Plan: \$641  
Medical Waived: \$0

**DENTAL**

Aetna Dental: \$33.41  
Dental Waived: \$0

**PRESCRIPTION**

Benecard Buyup: \$190.01  
Benecard Core: \$175.77  
Prescription Waived: \$0

So for instance, a member of CBEA who makes \$40,000/year (who would therefore have a contribution percentage of 9%), selects The Aetna Open Access \$25 Core Plan, the Aetna Dental and the Benecard Core. The calculator should figure it out something like this:

$(\$498 + \$33.41 + \$175.77) \times 9\% = \$63.65$  is their Required Health Care Contribution.

I hope all this makes sense! If you have ANY questions, please let me know!! Thanks so much!!