

After Tax* Deductions and Taxable Imputed Income* for Same-Sex Coverage 2012 Health and Dental for Faculty, Administrative Staff and Union

Scenario 1: Individual to Family (adding same-sex domestic partner)

Scenario 2: Individual to Family (adding same-sex domestic partner AND dependent child(ren) of domestic partner)

Scenario 3: Family to Family (adding same-sex domestic partner)

Scenario 4: Family to Family (adding same-sex domestic partner AND dependent child(ren) of domestic partner)

I. Monthly Pay Rate Chart

Plan Type	Monthly Premium	College Contribution	Employee Contribution	Monthly Premium	College Contribution	Employee Contribution	Add'l Monthly Cost to Employee (After-Tax)		Monthly Taxable Imputed Income To Employee			
	Individual	Individual	Individual	Family	Family	Family	Scenario 1 & 2	Scenario 3 & 4	Scene 1	Scenario 2	Scenario 3	Scenario 4
HPHC HMO	\$588.73	\$441.55	\$147.18	\$1,595.42	\$1,196.57	\$398.85	\$251.67	\$0.00	\$337.06	\$1,343.75	\$588.73	\$1,595.42
HPHC PPO	\$948.11	\$441.55	\$506.56	\$2,569.35	\$1,196.57	\$1,372.78	\$866.22	\$0.00	\$81.89	\$1,703.13	\$948.11	\$2,569.35
Delta Premier	\$50.58	\$40.46	\$10.12	\$132.01	\$66.01	\$66.00	\$55.88	\$0.00	\$0.00	\$76.13	\$50.58	\$132.01
DeltaCare	\$35.92	\$28.74	\$7.18	\$88.80	\$44.40	\$44.40	\$37.22	\$0.00	\$0.00	\$51.58	\$35.92	\$88.80

II. Bi-Weekly Pay Rate Chart

Plan Type	Monthly Premium	College Contribution	Employee Contribution	Monthly Premium	College Contribution	Employee Contribution	Add'l BiWeekly Cost to Employee (After-Tax)		Bi-Weekly Taxable Imputed Income To Employee			
	Individual	Individual	Individual	Family	Family	Family	Scenario 1 & 2	Scenario 3 & 4	Scenario 1	Scenario 2	Scenario 3	Scenario 4
HPHC HMO	\$588.73	\$441.55	\$67.93	\$1,595.42	\$1,196.57	\$184.08	\$116.16	\$0.00	\$155.57	\$620.19	\$271.72	\$736.35
HPHC PPO	\$948.11	\$441.55	\$233.80	\$2,569.35	\$1,196.57	\$633.59	\$399.79	\$0.00	\$37.80	\$786.06	\$437.59	\$1,185.85
Delta Premier	\$50.58	\$40.46	\$4.67	\$132.01	\$66.01	\$30.46	\$25.79	\$0.00	\$0.00	\$35.14	\$23.34	\$60.93
DeltaCare	\$35.92	\$28.74	\$3.31	\$88.80	\$44.40	\$20.49	\$17.18	\$0.00	\$0.00	\$23.81	\$16.58	\$40.98

III. Weekly Pay Rate Chart

Plan Type	Monthly Premium	College Contribution	Employee Contribution	Monthly Premium	College Contribution	Employee Contribution	Add'l Weekly Cost to Employee (After-Tax)		Bi-Weekly Taxable Imputed Income To Employee			
	Individual	Individual	Individual	Family	Family	Family	Scenario 1 & 2	Scenario 3 & 4	Scenario 1	Scenario 2	Scenario 3	Scenario 4
HPHC HMO	\$588.73	\$441.55	\$33.96	\$1,595.42	\$1,196.57	\$92.04	\$58.08	\$0.00	\$77.78	\$310.10	\$135.86	\$368.17
HPHC PPO	\$948.11	\$441.55	\$116.90	\$2,569.35	\$1,196.57	\$316.80	\$199.90	\$0.00	\$18.90	\$393.03	\$218.79	\$592.93
Delta Premier	\$50.58	\$40.46	\$2.34	\$132.01	\$66.01	\$15.23	\$12.90	\$0.00	\$0.00	\$17.57	\$11.67	\$30.46
DeltaCare	\$35.92	\$28.74	\$1.66	\$88.80	\$44.40	\$10.25	\$8.59	\$0.00	\$0.00	\$11.90	\$8.29	\$20.49

Employee Pays These Amounts

Notes: The additional Bi-Weekly After Tax is the difference between what the employee "should" pay for dependents (pre-tax) insurance coverage and what they are actually paying (S1&2). S3&4 already has family, so no need to pay post-tax. The Imputed Income is the difference between the full prem less the after-tax amt.

