

BERKELEY UNIFIED SCHOOL DISTRICT
MEDICAL, DENTAL and VISION PLANS - EMPLOYEE MONTHLY PREMIUM DEDUCTION RATES (PER FTE)
EFFECTIVE: OCTOBER 1, 2008 THRU SEPTEMBER 30, 2009

INDEPENDENT STUDY HOURLY TEACHERS - BFT
 (the amounts below are deducted from October through July mid-month payrolls)

		KAISER PERMANENTE HMO			HEALTH NET HMO (High Option)			HEALTH NET HMO (Low Option)			HEALTH NET PPO PLAN 2YA		
		10 Month Rate	12 Month Rate		10 Month Rate	12 Month Rate		10 Month Rate	12 Month Rate		10 Month Rate	12 Month Rate	
Employee Only		\$ 513.24	\$ 427.70		\$ 746.10	\$ 621.75		\$ 646.79	\$ 538.99		\$ 507.44	\$ 422.87	
Employee +1		\$ 1,026.48	\$ 855.40		\$ 1,496.51	\$ 1,247.09		\$ 1,297.32	\$ 1,081.10		\$ 1,014.89	\$ 845.74	
Employee +2/more		\$ 1,452.47	\$ 1,210.39		\$ 2,065.96	\$ 1,721.63		\$ 1,790.94	\$ 1,492.45		\$ 1,405.62	\$ 1,171.35	
		Employee Only	Employee Plus 1	Employee Plus 2 or More	Employee Only	Employee Plus 1	Employee Plus 2 or More	Employee Only	Employee Plus 1	Employee Plus 2 or More	Employee Only	Employee Plus 1	Employee Plus 2 or More
	Caps	\$ 429.92	\$ 859.85	\$ 1,216.68	\$ 518.16	\$ 1,039.34	\$ 1,216.68	\$ 518.16	\$ 1,039.34	\$ 1,216.68	\$ 518.16	\$ 1,039.34	\$ 1,216.68
Hrs. Per Week													
30.00%	9.00	\$ 384.26	\$ 768.53	\$ 1,087.47	\$ 590.65	\$ 1,184.71	\$ 1,700.96	\$ 491.34	\$ 985.52	\$ 1,425.94	\$ 351.99	\$ 703.09	\$ 1,040.62
33.33%	10.00	\$ 369.95	\$ 739.89	\$ 1,046.95	\$ 573.40	\$ 1,150.10	\$ 1,660.44	\$ 474.09	\$ 950.91	\$ 1,385.42	\$ 334.74	\$ 668.48	\$ 1,000.10
36.67%	11.00	\$ 355.59	\$ 711.17	\$ 1,006.31	\$ 556.09	\$ 1,115.38	\$ 1,619.80	\$ 456.78	\$ 916.19	\$ 1,344.78	\$ 317.43	\$ 633.76	\$ 959.46
40.00%	12.00	\$ 341.27	\$ 682.54	\$ 965.80	\$ 538.84	\$ 1,080.77	\$ 1,579.29	\$ 439.53	\$ 881.58	\$ 1,304.27	\$ 300.18	\$ 599.15	\$ 918.95
43.33%	13.00	\$ 326.96	\$ 653.91	\$ 925.28	\$ 521.58	\$ 1,046.16	\$ 1,538.77	\$ 422.27	\$ 846.97	\$ 1,263.75	\$ 282.92	\$ 564.54	\$ 878.43
46.67%	14.00	\$ 312.60	\$ 625.19	\$ 884.65	\$ 504.27	\$ 1,011.45	\$ 1,498.14	\$ 404.96	\$ 812.26	\$ 1,223.12	\$ 265.61	\$ 529.83	\$ 837.80
50.00%	15.00	\$ 298.28	\$ 596.56	\$ 844.13	\$ 487.02	\$ 976.84	\$ 1,457.62	\$ 387.71	\$ 777.65	\$ 1,182.60	\$ 248.36	\$ 495.22	\$ 797.28
53.33%	16.00	\$ 283.96	\$ 567.92	\$ 803.61	\$ 469.77	\$ 942.23	\$ 1,417.10	\$ 370.46	\$ 743.04	\$ 1,142.08	\$ 231.11	\$ 460.61	\$ 756.76
56.67%	17.00	\$ 269.60	\$ 539.20	\$ 762.98	\$ 452.46	\$ 907.52	\$ 1,376.47	\$ 353.15	\$ 708.33	\$ 1,101.45	\$ 213.80	\$ 425.90	\$ 716.13
60.00%	18.00	\$ 255.29	\$ 510.57	\$ 722.46	\$ 435.20	\$ 872.91	\$ 1,335.95	\$ 335.89	\$ 673.72	\$ 1,060.93	\$ 196.54	\$ 391.29	\$ 675.61
63.33%	19.00	\$ 240.97	\$ 481.94	\$ 681.95	\$ 417.95	\$ 838.30	\$ 1,295.44	\$ 318.64	\$ 639.11	\$ 1,020.42	\$ 179.29	\$ 356.68	\$ 635.10
66.67%	20.00	\$ 226.61	\$ 453.22	\$ 641.31	\$ 400.64	\$ 803.58	\$ 1,254.80	\$ 301.33	\$ 604.39	\$ 979.78	\$ 161.98	\$ 321.96	\$ 594.46
70.00%	21.00	\$ 212.30	\$ 424.59	\$ 600.79	\$ 383.39	\$ 768.97	\$ 1,214.28	\$ 284.08	\$ 569.78	\$ 939.26	\$ 144.73	\$ 287.35	\$ 553.94
73.33%	22.00	\$ 197.98	\$ 395.95	\$ 560.28	\$ 366.13	\$ 734.36	\$ 1,173.77	\$ 266.82	\$ 535.17	\$ 898.75	\$ 127.47	\$ 252.74	\$ 513.43
76.67%	23.00	\$ 183.62	\$ 367.23	\$ 519.64	\$ 348.83	\$ 699.65	\$ 1,133.13	\$ 249.52	\$ 500.46	\$ 858.11	\$ 110.17	\$ 218.03	\$ 472.79
80.00%	24.00	\$ 169.30	\$ 338.60	\$ 479.13	\$ 331.57	\$ 665.04	\$ 1,092.62	\$ 232.26	\$ 465.85	\$ 817.60	\$ 92.91	\$ 183.42	\$ 432.28
83.33%	25.00	\$ 154.99	\$ 309.97	\$ 438.61	\$ 314.32	\$ 630.43	\$ 1,052.10	\$ 215.01	\$ 431.24	\$ 777.08	\$ 75.66	\$ 148.81	\$ 391.76
86.67%	26.00	\$ 140.63	\$ 281.25	\$ 397.97	\$ 297.01	\$ 595.71	\$ 1,011.46	\$ 197.70	\$ 396.52	\$ 736.44	\$ 58.35	\$ 114.09	\$ 351.12
90.00%	27.00	\$ 126.31	\$ 252.62	\$ 357.46	\$ 279.76	\$ 561.10	\$ 970.95	\$ 180.45	\$ 361.91	\$ 695.93	\$ 41.10	\$ 79.48	\$ 310.61
93.33%	28.00	\$ 112.00	\$ 223.98	\$ 316.94	\$ 262.50	\$ 526.49	\$ 930.43	\$ 163.19	\$ 327.30	\$ 655.41	\$ 23.84	\$ 44.87	\$ 270.09
96.67%	29.00	\$ 97.64	\$ 195.26	\$ 276.31	\$ 245.19	\$ 491.78	\$ 889.80	\$ 145.88	\$ 292.59	\$ 614.78	\$ 6.53	\$ 10.16	\$ 229.46
100.00%	30.00	\$ 83.32	\$ 166.63	\$ 235.79	\$ 227.94	\$ 457.17	\$ 849.28	\$ 128.63	\$ 257.98	\$ 574.26	\$ -	\$ -	\$ 188.94

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<u>INDEPENDENT STUDY HOURLY TEACHERS - BFT (CONTINUED)</u>										
<i>(the amounts below are deducted from October through July mid-month payrolls)</i>										
		HEALTH NET POS DBA PLAN			DELTA DENTAL		VSP (Vision Plan)			Cash In Lieu of Benefits (paid over 10 months)
					DeltaCare (DMO)	PPO	(100% Employee Contribution)			
		10 Month Rate	12 Month Rate		10 Month Rate	10 Month Rate	10 Month Rate	12 Month Rate		
Employee Only		\$ 1,091.09	\$ 909.24		\$ 38.65	\$ 114.07	\$ 12.96	\$ 10.80		80% of \$513.24 = \$ 410.59
Employee +1		\$ 2,180.88	\$ 1,817.40		\$ 38.65	\$ 114.07	\$ 25.92	\$ 21.60		
Employee +2/more		\$ 3,021.83	\$ 2,518.19		\$ 38.65	\$ 114.07	\$ 41.75	\$ 34.79		
		Employee Only	Employee Plus 1	Employee Plus 2 or More	Emp / Fam	Emp / Fam	Employee Only	Employee Plus 1	Employee Plus 2 or More	Paid to Employee per month
Caps		\$ 518.16	\$ 1,039.34	\$ 1,216.68	\$ 79.38	\$ 79.38	\$ -	\$ -	\$ -	
Hrs. Per Week										
30.00%	9.00	\$ 935.64	\$ 1,869.08	\$ 2,656.83	\$ 14.84	\$ 90.26	\$ 12.96	\$ 25.92	\$ 41.75	\$ 123.18
33.33%	10.00	\$ 918.39	\$ 1,834.47	\$ 2,616.31	\$ 12.19	\$ 87.61	\$ 12.96	\$ 25.92	\$ 41.75	\$ 136.86
36.67%	11.00	\$ 901.08	\$ 1,799.75	\$ 2,575.67	\$ 9.54	\$ 84.96	\$ 12.96	\$ 25.92	\$ 41.75	\$ 150.55
40.00%	12.00	\$ 883.83	\$ 1,765.14	\$ 2,535.16	\$ 6.90	\$ 82.32	\$ 12.96	\$ 25.92	\$ 41.75	\$ 164.24
43.33%	13.00	\$ 866.57	\$ 1,730.53	\$ 2,494.64	\$ 4.26	\$ 79.67	\$ 12.96	\$ 25.92	\$ 41.75	\$ 177.92
46.67%	14.00	\$ 849.26	\$ 1,695.82	\$ 2,454.01	\$ 1.61	\$ 77.02	\$ 12.96	\$ 25.92	\$ 41.75	\$ 191.61
50.00%	15.00	\$ 832.01	\$ 1,661.21	\$ 2,413.49	\$ -	\$ 74.38	\$ 12.96	\$ 25.92	\$ 41.75	\$ 205.30
53.33%	16.00	\$ 814.76	\$ 1,626.60	\$ 2,372.97	\$ -	\$ 71.74	\$ 12.96	\$ 25.92	\$ 41.75	\$ 218.98
56.67%	17.00	\$ 797.45	\$ 1,591.89	\$ 2,332.34	\$ -	\$ 69.09	\$ 12.96	\$ 25.92	\$ 41.75	\$ 232.67
60.00%	18.00	\$ 780.19	\$ 1,557.28	\$ 2,291.82	\$ -	\$ 66.44	\$ 12.96	\$ 25.92	\$ 41.75	\$ 246.36
63.33%	19.00	\$ 762.94	\$ 1,522.67	\$ 2,251.31	\$ -	\$ 63.80	\$ 12.96	\$ 25.92	\$ 41.75	\$ 260.04
66.67%	20.00	\$ 745.63	\$ 1,487.95	\$ 2,210.67	\$ -	\$ 61.15	\$ 12.96	\$ 25.92	\$ 41.75	\$ 273.73
70.00%	21.00	\$ 728.38	\$ 1,453.34	\$ 2,170.15	\$ -	\$ 58.50	\$ 12.96	\$ 25.92	\$ 41.75	\$ 287.41
73.33%	22.00	\$ 711.12	\$ 1,418.73	\$ 2,129.64	\$ -	\$ 55.86	\$ 12.96	\$ 25.92	\$ 41.75	\$ 301.10
76.67%	23.00	\$ 693.82	\$ 1,384.02	\$ 2,089.00	\$ -	\$ 53.21	\$ 12.96	\$ 25.92	\$ 41.75	\$ 314.79
80.00%	24.00	\$ 676.56	\$ 1,349.41	\$ 2,048.49	\$ -	\$ 50.57	\$ 12.96	\$ 25.92	\$ 41.75	\$ 328.47
83.33%	25.00	\$ 659.31	\$ 1,314.80	\$ 2,007.97	\$ -	\$ 47.92	\$ 12.96	\$ 25.92	\$ 41.75	\$ 342.16
86.67%	26.00	\$ 642.00	\$ 1,280.08	\$ 1,967.33	\$ -	\$ 45.27	\$ 12.96	\$ 25.92	\$ 41.75	\$ 355.85
90.00%	27.00	\$ 624.75	\$ 1,245.47	\$ 1,926.82	\$ -	\$ 42.63	\$ 12.96	\$ 25.92	\$ 41.75	\$ 369.53
93.33%	28.00	\$ 607.49	\$ 1,210.86	\$ 1,886.30	\$ -	\$ 39.98	\$ 12.96	\$ 25.92	\$ 41.75	\$ 383.22
96.67%	29.00	\$ 590.18	\$ 1,176.15	\$ 1,845.67	\$ -	\$ 37.33	\$ 12.96	\$ 25.92	\$ 41.75	\$ 396.91
100.00%	30.00	\$ 572.93	\$ 1,141.54	\$ 1,805.15	\$ -	\$ 34.69	\$ 12.96	\$ 25.92	\$ 41.75	\$ 410.59