



Marshfield Clinic®

Premium Rate Sheet

Plan year: April 1, 2017 – March 31, 2018

Effective date: First of the month following benefit eligibility/start date, assuming enrollment has been completed within 31 days.

- Listed is the per paycheck deduction for health and dental insurance based on plan and coverage type.
- Deductions are taken from the first two paychecks in the month – 24 paychecks per year.
- Total monthly premium is also the COBRA continuation rate.
- The difference between the total monthly premium and your monthly cost (per paycheck amount x 2) equals the amount the Clinic pays on your behalf.

Level 1 = 30+ hours/week or 75%+ FTE (Full-time equivalent)

Level 2 = 20 – 29.9 hours/week or 50% – 74.9% FTE

Health and dental insurance premiums will be paid with pre-tax dollars.

Dental Insurance (per paycheck)

Dental Com Plan	Family	Single
Level 1	19.47	6.56
Level 2	29.96	10.09
<i>Total monthly premium</i>	\$111.28	\$37.48

Delta Dental Plan	Family	Single
Level 1	19.95	6.62
Level 2	30.69	10.18
<i>Total monthly premium</i>	\$113.97	\$37.79

Health Insurance (per paycheck)

Active Advantage POS	Family	Employee +1	Single
Level 1	190.30	165.48	82.74
Level 2	358.59	311.82	155.91
<i>Total monthly premium</i>	\$1587.33	\$1380.29	\$690.14

Active Advantage Indemnity	Family	Employee +1	Single
Level 1	416.75	362.39	181.20
Level 2	585.04	508.73	254.37
<i>Total monthly premium</i>	\$2040.23	\$1774.11	\$887.06

High Deductible Health Plan POS (\$3000/\$6000)	Family	Employee +1	Single
Level 1	114.72	99.76	47.95
Level 2	283.01	246.10	123.05
<i>Total monthly premium</i>	\$1436.16	\$1248.84	\$624.42

High Deductible Health Plan Indemnity (\$3000/\$6000)	Family	Employee +1	Single
Level 1	239.22	208.02	104.01
Level 2	407.51	354.36	177.18
<i>Total monthly premium</i>	\$1685.17	\$1465.37	\$732.68

Dependent Definition

Marshfield Clinic's definition of an eligible dependent varies per plan. The dependent definition for the additional term life and the voluntary accidental death and dismemberment plans are available in the plan documents. The definitions listed below apply to Marshfield Clinic's health, dental and flexible spending accounts (MEFSA & LPFSA).

Spouse

A spouse is a husband or wife through a legal union (marriage).

A Child

- is a son, daughter, step-child of the employee, legal ward, a legally adopted individual of the employee or an individual who is lawfully placed with the employee for legal adoption by the employee.
 - Children are covered from birth through the end of the month they turn age 26 regardless of their student, financial, access to other coverage or marital status.
- is a grandchild of the employee. Coverage continues until the dependent child (as described above) is 18 years of age.

Special Provision:

A covered employee's natural child, adopted child, child placed for adoption with the covered employee, stepchild or legal ward, who is a full-time student, if the child was called to federal active duty in the National Guard or in a reserve component of the U.S. armed forces while the child was under 27 years of age when attending, on a full-time basis, an institution of higher learning. To qualify under this paragraph, the child must apply to an institution of higher education as a full-time student within 12 months from the date the child fulfilled his or her active duty obligation. In addition, when a child is called to active duty more than once within a **4-year period** of time, we will use the adult child's age when first called to active duty for determining eligibility under this paragraph.

Full-time Student: generally requires that the student take 12 or more credits per semester. The exact number of credits per semester depends on the manner in which the school defines regular full-time status for its general student body. This may vary if the school has trimesters, quarters or another type of schedule for its general student body.