

The new State Health Benefits law created a 4-year contribution schedule based on a member's annual salary and type of coverage the member selects: single, family, or member+1. The contribution is a percentage of the premium (medical and prescription) –or– 1.5% of salary, whichever is greater.

In order to figure out what percentage of the premium you will pay in a given year on the legislation's schedule, you have to look at the chart below and find your coverage level and your income.

Salary Threshold	Single				Employee +1				Family			
	Year 1	Year 2	Year 3	Year 4	Year 1	Year 2	Year 3	Year 4	Year 1	Year 2	Year 3	Year 4
\$1	1.1%	2.3%	3.4%	4.5%	0.9%	1.8%	2.6%	3.5%	0.8%	1.5%	2.3%	3.0%
\$20,000	1.4%	2.8%	4.1%	5.5%	0.9%	1.8%	2.6%	3.5%	0.8%	1.5%	2.3%	3.0%
\$25,000	1.9%	3.8%	5.6%	7.5%	1.1%	2.3%	3.4%	4.5%	1.0%	2.0%	3.0%	4.0%
\$30,000	2.5%	5.0%	7.5%	10.0%	1.5%	3.0%	4.5%	6.0%	1.3%	2.5%	3.8%	5.0%
\$35,000	2.8%	5.5%	8.3%	11.0%	1.8%	3.5%	5.3%	7.0%	1.5%	3.0%	4.5%	6.0%
\$40,000	3.0%	6.0%	9.0%	12.0%	2.0%	4.0%	6.0%	8.0%	1.8%	3.5%	5.3%	7.0%
\$45,000	3.5%	7.0%	10.5%	14.0%	2.5%	5.0%	7.5%	10.0%	2.3%	4.5%	6.8%	9.0%
\$50,000	5.0%	10.0%	15.0%	20.0%	3.8%	7.5%	11.3%	15.0%	3.0%	6.0%	9.0%	12.0%
\$55,000	5.8%	11.5%	17.3%	23.0%	4.3%	8.5%	12.8%	17.0%	3.5%	7.0%	10.5%	14.0%
\$60,000	6.8%	13.5%	20.3%	27.0%	5.3%	10.5%	15.8%	21.0%	4.3%	8.5%	12.8%	17.0%
\$65,000	7.3%	14.5%	21.8%	29.0%	5.8%	11.5%	17.3%	23.0%	4.8%	9.5%	14.3%	19.0%
\$70,000	8.0%	16.0%	24.0%	32.0%	6.5%	13.0%	19.5%	26.0%	5.5%	11.0%	16.5%	22.0%
\$75,000	8.3%	16.5%	24.8%	33.0%	6.8%	13.5%	20.3%	27.0%	5.8%	11.5%	17.3%	23.0%
\$80,000	8.5%	17.0%	25.5%	34.0%	7.0%	14.0%	21.0%	28.0%	6.0%	12.0%	18.0%	24.0%
\$85,000	8.5%	17.0%	25.5%	34.0%	7.5%	15.0%	22.5%	30.0%	6.5%	13.0%	19.5%	26.0%
\$90,000	8.5%	17.0%	25.5%	34.0%	7.5%	15.0%	22.5%	30.0%	7.0%	14.0%	21.0%	28.0%
\$95,000	8.8%	17.5%	26.3%	35.0%	7.5%	15.0%	22.5%	30.0%	7.3%	14.5%	21.8%	29.0%
\$100,000	8.8%	17.5%	26.3%	35.0%	8.8%	17.5%	26.3%	35.0%	8.0%	16.0%	24.0%	32.0%
\$105,000	8.8%	17.5%	26.3%	35.0%	8.8%	17.5%	26.3%	35.0%	8.0%	16.0%	24.0%	32.0%
\$110,000	8.8%	17.5%	26.3%	35.0%	8.8%	17.5%	26.3%	35.0%	8.8%	17.5%	26.3%	35.0%

This chart shows what percentage of the premium you will pay, but it does not show the actual premium rates themselves. In order to find out the cost to you, you have to apply the percentage to the actual premium for your level of coverage, and for the Plan you are enrolled in. Please also consult the preview document that shows the 2012 annual premium rates and the levels of coverage.