RIVER OAKS
2022-23 CALCULATE YOUR COST WORKSHEET

	COLUMN A	COLUMN B
	7/1/22 - 9/30/22	10/1/19 - 6/30/23
FULL-TIME ANNUAL CAP *		**$17,737.00**

	COST 7/1/22 9/30/22	COST 10/1/22 - 6/30/23
ANTHEM BLUE CROSS PPO PLAN: PBC 100%-D		
TOTAL MONTHLY PLAN COST	$ 1,682.10	$ 1,766.10
ANTHEM BLUE CROSS PPO PLAN: PBC 80%-G		
TOTAL MONTHLY PLAN COST	$ 1,455.10	$ 1,523.10
ANTHEM BLUE CROSS PPO PLAN: PBC 80%-L		
TOTAL MONTHLY PLAN COST	$ 1,257.10	$ 1,313.10
Kaiser		
TOTAL MONTHLY PLAN COST	$ 1,391.10	$ 1,483.10
ANTHEM BLUE CROSS PPO PLAN: PBC 90%-G		
TOTAL MONTHLY PLAN COST	$ 1,573.10	$ 1,650.10
ANTHEM PPO: Minimum Value		
TOTAL MONTHLY PLAN COST	$ 1,055.10	$ 1,103.10
Anthem PPO: 2-Tier Anchor Bronze Plan	EE: 605.00	EE: 635.00
TOTAL MONTHLY PLAN COST	EE+CH: 942.00	EE+CH: 990.00

TO CALCULATE YOUR OUT-OF-POCKET COST:

1. From column A, find the plan you currently have and enter its total monthly plan cost here:
2. Multiply line one by 3 months: x   3
3. This is the cost of your insurance for the 3 months of 7/1/22 - 9/30/22   =

4. From column B, choose the plan you would like to have for the 9 months between 10/1/22 and 6/30/23 and
   enter its total monthly plan cost here:
5. Multiply line four by 9 months: x   9
6. This is the cost of your insurance for the 9 months of 10/1/22 - 6/30/23.   =

10. Add lines three and six together. This is the annual cost of your insurance between 7/1/22 and 6/30/23.
11. Subtract the CAP from line 10 (Your full-time annual cap is $17,737.00)   - $17,737.00
12. This is your total over cap (out-of-pocket expense).   =

14. Divide line twelve by 10 months.   ÷   10
15. This is your monthly over cap (out-of-pocket expense) for 12 months of the 2022-23 fiscal year. If you have an over-   =
    cap, make sure you are signed up for SISC's no cost Premium Only Plan to save tax money on your premium.

* Part-time employees should substitute their prorated monthly CAP for the full-time monthly CAP indicated on line eleven.

** If the cost of insurance is less than the cap, the district pays the cost of the insurance instead of the cap.