BRIGGS ELEMENTARY DISTRICT
2023-24 CALCULATE YOUR COST WORKSHEET

	COLUMN A	COLUMN B
	7/1/23 - 9/30/23	**10/1/23 - 6/30/24**
FULL-TIME ANNUAL CAP *		**$11,807.60**

	COST 7/1/23 9/30/23	COST 10/1/23 - 6/30/24
ANTHEM BLUE CROSS PPO PLAN: PBC 100%-D		
TOTAL MONTHLY PLAN COST	$ 1,766.10	$ 1,925.70
ANTHEM BLUE CROSS PPO PLAN: PBC 80%-G		
TOTAL MONTHLY PLAN COST	$ 1,523.10	$ 1,657.70
ANTHEM BLUE CROSS PPO PLAN: PBC 80%-L		
TOTAL MONTHLY PLAN COST	$ 1,313.10	$ 1,423.70
Kaiser		
TOTAL MONTHLY PLAN COST	$ 1,483.10	$ 1,616.70
ANTHEM BLUE CROSS PPO PLAN: PBC 90%-G		
TOTAL MONTHLY PLAN COST	$ 1,650.10	$ 1,797.70
ANTHEM PPO: Minimum Value		
TOTAL MONTHLY PLAN COST	$ 1,103.10	$ 1,190.70
Anthem PPO: 2-Tier Anchor Bronze Plan	EE: 635.00	EE: 674.00
TOTAL MONTHLY PLAN COST	EE+CH: 990.00	EE+CH: 1067.00

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 7/1/23 - 9/30/23 =

4. From column B, choose the plan you would like to have for the 9 months between 10/1/23 and 6/30/24 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 10/1/23 - 6/30/24. =

10. Add lines three and six together. This is the annual cost of your insurance between 7/1/23 and 6/30/24.

11. Subtract the CAP from line 10   - $11,807.60

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 2023-24 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.