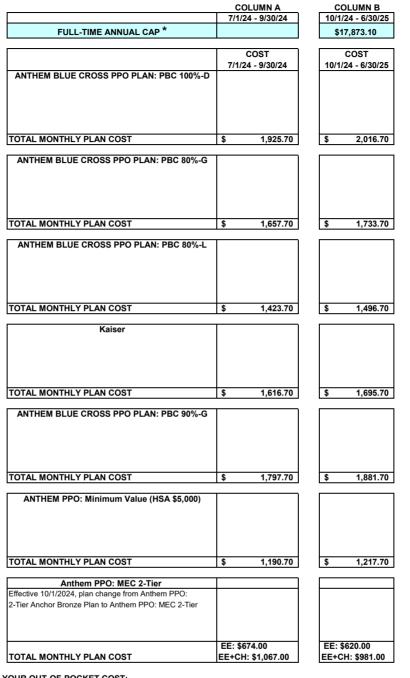
## **BRIDGES CHARTER SCHOOL**

2024-25 CALCULATE YOUR COST WORKSHEET



## 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:

3. This is the cost of your insurance for the 3 months of 7/1/24 - 9/30/24

4. From column B, choose the plan you would like to have for the 9 months between 10/1/24 and 6/30/25 and enter its total monthly plan cost here:

5. Multiply line four by 9 months:

6. This is the cost of your insurance for the 9 months of 10/1/24 - 6/30/25

10. Add lines three and six together. This is the annual cost of your insurance between 7/1/24 and 6/30/25.

11. Subtract the CAP from line 10 (Your full-time annual cap is \$17,873.10)

12. This is your total over cap (out-of-pocket expense).

14. Divide line twelve by 10 months.

15. This is your monthly over cap (out-of-pocket expense) for 12 months of the 2024-25 fiscal year. If you have an overcap, 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.

FOR CALCULATION PURPOSES ONLY, ACTUAL COST MAY DIFFER.

\$17,873.10

10