ACE CHARTER HIGH SCHOOL

CALCULATE YOUR COST WORKSHEET

2020-21 Plan Year

	COLUMN A	COLUMN B
	7/1/20 - 9/30/20	10/1/20 - 6/30/21
FULL-TIME ANNUAL CAP*		$14,800.00

	7/1/20 - 9/30/20	10/1/20 - 6/30/21
ANTHEM BLUE CROSS PPO PLAN: PBC 100%-D		
TOTAL MONTHLY PLAN COST	$ 1,618.10	$ 1,648.10
ANTHEM BLUE CROSS PPO PLAN: PBC 80%-G		
TOTAL MONTHLY PLAN COST	$ 1,400.10	$ 1,424.10
ANTHEM BLUE CROSS PPO PLAN: PBC 80%-L		
TOTAL MONTHLY PLAN COST	$ 1,209.10	$ 1,229.10
Kaiser		
TOTAL MONTHLY PLAN COST	$ 1,379.10	$ 1,390.10
ANTHEM BLUE CROSS PPO PLAN: PBC 90%-G		
TOTAL MONTHLY PLAN COST	$ 1,508.10	$ 1,536.10
ANTHEM PPO: Minimum Value		
TOTAL MONTHLY PLAN COST	$ 1,018.10	$ 1,033.10
Anthem PPO: 2-Tier Anchor Bronze Plan		
TOTAL MONTHLY PLAN COST	EE: 578.00 EE+CH: 901.00	EE: 591.00 EE+CH: 920.00

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 7/1/20 - 9/30/20 =

4. From column B, choose the plan you would like to have for the 9 months between 10/1/20 and 6/30/21 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 10/1/20 - 6/30/21. =

10. Add lines three and six together. This is the annual cost of your insurance between 7/1/20 and 6/30/21.
11. Subtract the CAP from line 10 (Your full-time annual cap is $14,800.00.) - $14,800.00
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 2020-21 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.*