

**MATES**  
2025-26 CALCULATE YOUR COST WORKSHEET

	COLUMN A	COLUMN B
	7/1/25 - 9/30/25	10/1/25 - 6/30/26
<b>FULL-TIME ANNUAL CAP *</b>		<b>\$17,940.00</b>
	COST	COST
	7/1/25 - 9/30/25	10/1/25 - 6/30/26
ANTHEM BLUE CROSS PPO PLAN: PBC 100%-D		
<b>TOTAL MONTHLY PLAN COST</b>	<b>\$ 2,016.70</b>	<b>\$ 2,181.70</b>
ANTHEM BLUE CROSS PPO PLAN: PBC 80%-G		
<b>TOTAL MONTHLY PLAN COST</b>	<b>\$ 1,733.70</b>	<b>\$ 1,875.70</b>
ANTHEM BLUE CROSS PPO PLAN: PBC 80%-L		
<b>TOTAL MONTHLY PLAN COST</b>	<b>\$ 1,496.70</b>	<b>\$ 1,620.70</b>
Kaiser		
<b>TOTAL MONTHLY PLAN COST</b>	<b>\$ 1,695.70</b>	<b>\$ 1,843.70</b>
ANTHEM BLUE CROSS PPO PLAN: PBC 90%-G		
<b>TOTAL MONTHLY PLAN COST</b>	<b>\$ 1,881.70</b>	<b>\$ 2,035.70</b>
ANTHEM PPO: Minimum Value (HSA \$5,000)		
<b>TOTAL MONTHLY PLAN COST</b>	<b>\$ 1,217.70</b>	<b>\$ 1,317.70</b>
<b>Anthem PPO: MEC 2-Tier</b>		
Effective 10/1/2024, plan change from Anthem PPO: 2-Tier Anchor Bronze Plan to Anthem PPO: MEC 2-Tier		
<b>TOTAL MONTHLY PLAN COST</b>	<b>EE: \$620.00 EE+CH: \$981.00</b>	<b>EE: \$665.00 EE+CH: \$1,055.00</b>

**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 7/1/25 - 9/30/25

$$\begin{array}{r} \text{x} \quad \underline{\hspace{2cm}} \quad 3 \\ = \quad \boxed{\hspace{2cm}} \end{array}$$

4. From column B, choose the plan you would like to have for the 9 months between 10/1/25 and 6/30/26 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 10/1/25 - 6/30/26.

$$\begin{array}{r} \text{x} \quad \underline{\hspace{2cm}} \quad 9 \\ = \quad \boxed{\hspace{2cm}} \end{array}$$

10. Add lines three and six together. This is the annual cost of your insurance between 7/1/25 and 6/30/26.
11. Subtract the CAP from line 10 (Your full-time annual cap is \$17,940.00)
12. This is your total over cap (out-of-pocket expense).

$$\begin{array}{r} - \quad \underline{\hspace{2cm}} \quad \$17,940.00 \\ = \quad \boxed{\hspace{2cm}} \end{array}$$

14. Divide line twelve by 10 months.
15. This is your monthly over cap (out-of-pocket expense) for 12 months of the 2025-26 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.

$$\begin{array}{r} + \quad \underline{\hspace{2cm}} \quad 10 \\ = \quad \boxed{\hspace{2cm}} \end{array}$$

\* **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.**