



# G00071 MIP Premium Schedule, Active and Retiree Plans

## ACTIVE STAFF MIP INCLUDING CONTINUATION

The following premium schedule applies to staff contributions to the Medical Insurance Plan (MIP). Each amount is semi-monthly (per paycheck). This schedule is effective from January 1, 2020.

Coverage →	Option A					Option B					Option C				
	Indiv	Dual (Two Adults)	Dual (Staff & Child)	Family	Family Plus	Indiv	Dual (Two Adults)	Dual (Staff & Child)	Family	Family Plus	Indiv	Dual (Two Adults)	Dual (Staff & Child)	Family	Family Plus
Lives Covered →															
Annual Net Salary <sup>1</sup> ↓	1	2	2	3 or 4	5+	1	2	2	3 or 4	5+	1	2	2	3 or 4	5+
Less than \$35,000	\$36	\$70	\$60	\$93	\$124	\$9	\$23	\$20	\$29	\$40	\$37	\$71	\$61	\$95	\$126
\$35,000 to \$44,999	\$50	\$101	\$85	\$132	\$171	\$19	\$40	\$34	\$50	\$64	\$51	\$103	\$86	\$134	\$175
\$45,000 to \$54,999	\$63	\$124	\$103	\$162	\$212	\$34	\$64	\$53	\$86	\$109	\$64	\$126	\$104	\$166	\$215
\$55,000 to \$64,999	\$75	\$149	\$125	\$197	\$254	\$45	\$92	\$75	\$126	\$160	\$76	\$152	\$126	\$201	\$258
\$65,000 and up	\$85	\$169	\$141	\$224	\$288	\$58	\$116	\$95	\$152	\$198	\$86	\$172	\$145	\$228	\$293
Continuation (per month)	\$545	\$1,079	\$902	\$1,435	\$1,849	\$462	\$924	\$756	\$1,222	\$1,580	\$554	\$1,100	\$917	\$1,463	\$1,886

## SPONSORED PLAN INCLUDING CONTINUATION

The following premium schedule applies to staff contributions to the Sponsored Plan. Each amount is semi-monthly (per paycheck). This schedule is effective January 1, 2020.

Annual Net Salary	Less than \$39,999	\$40,000 to \$59,999	\$60,000 to \$79,999	\$80,000 to \$99,999	\$100,000 to \$119,999	\$120,000 to \$139,999	\$140,000 and up
Premium	\$265	\$284	\$302	\$323	\$343	\$362	\$383
Continuation	\$383 (\$766 per month)						

## RETIREE MIP INCLUDING CONTINUATION

The following premium schedule applies to retiree contributions to the Retiree MIP. Each amount is monthly. This schedule is effective January 1, 2020.

Contribution Bracket <sup>2</sup>	Individual				Dual (retiree with 1 dependent)				Family (retiree with 2+ dependents)			
	A	B	C	D	A	B	C	D	A	B	C	D
Contribution Base	Up to \$19,999	\$20,000 to \$39,999	\$40,000 to \$59,999	\$60,000 or over	Up to \$19,999	\$20,000 to \$39,999	\$40,000 to \$59,999	\$60,000 or over	Up to \$19,999	\$20,000 to \$39,999	\$40,000 to \$59,999	\$60,000 or over
Plan 1 Premium	\$55	\$111	\$172	\$238	\$111	\$218	\$348	\$475	\$135	\$273	\$433	\$595
Plan 2 Premium	Retiree Plan 2 premiums are computed individually for each retiree based on the unsubsidized cost (see Plan 2 Continuation costs below), a 4% per year pension service subsidy, and an early retirement reduction based on age at retirement.											
Plan 1 Continuation	\$682				\$1,365				\$1,705			
Plan 2 Continuation	\$581				\$1,157				\$1,448			
Plan 1/Plan 2 cost difference <sup>3</sup>	\$101				\$208				\$257			

<sup>1</sup>Net salary is computed at 75% of gross salary for staff paid gross per annum.

<sup>2</sup>Contribution base is either your final net salary or 75% of your final net salary, depending on your age and years of service on your last day of service. Generally, 75% of salary is used for death in service (to compute surviving spouse Retiree MIP coverage) or if Rule of 75 has been achieved.

<sup>3</sup>Retirees in the gross pension (participation on or before April 14, 1998) who are eligible for Plan 2 only upon termination may "buy up" to Plan 1 by computing a Plan 2 premium then adding the Plan 1/Plan 2 difference. Retirees in the net pension (participation on or after April 15, 1998) are eligible for Plan 2 only. The Plan 1/Plan 2 difference is subject to change.