

**Brick Township Board of Education**  
**Cost Calculation Worksheet Medical & Prescription Benefits**

**Monthly Premiums 2024-2025**

	Single	2 Adult	Family	Parent/Child(ren)
<b>Aetna Choice II \$20 Plan</b>	\$1,212.72	\$2,425.45	\$3,213.71	\$2,000.99
<b>Aetna Choice II \$20/\$35</b>	\$1,151.45	\$2,302.91	\$3,051.33	\$1,899.90
<b>CVS Rx (BTANSAS/BTASA)</b>	\$218.71	\$459.30	\$656.14	\$397.09
<b>CVS Rx (Unaffiliated/TWU)</b>	\$220.74	\$469.53	\$662.20	\$397.32
<b>Aetna EPO</b>	\$744.06	\$1,568.34	\$2,078.03	\$1,293.87
<b>CVS EPO</b>	\$201.03	\$422.13	\$603.05	\$361.84
<b>Aetna Choice II \$20 28% CAP</b>	\$1,239.07	\$2,478.16	\$3,283.55	\$2,478.16
<b>CVS Rx 28% CAP</b>	\$234.74	\$492.94	\$704.22	\$422.53

<b>Calculate Employee Contribution Medical Benefits</b>		
<b>1.</b>	Use the above Medical rates and enter the premium amount for your selected level of coverage	\$
<b>2.</b>	Use the Chapter 78 Percentage of Premium Chart (attached) for your Level of Coverage to find your Salary Range and Percent of Premium Coverage. <i>(Use the chart on page 4 for 28% CAP Plan)</i>	%
<b>3.</b>	Calculate your Medical Plan Contribution: Multiply the Medical Plan Premium (line 1) by the Premium Percentage (line 2).	\$
<b>Calculate Employee Contribution Rx Benefits</b>		
<b>6.</b>	Use the above Prescription Rates and enter the premium amount for your selected level of coverage	\$
<b>7.</b>	Use the Chapter 78 Percentage of Premium Chart (attached) for your Level of Coverage to find your Salary Range and Percent of Premium Coverage. <i>(Use the chart on page 4 for 28% CAP Plan)</i>	%
<b>8.</b>	Calculate your Prescription Plan Contribution: Multiply the Medical Plan Premium (line 6) by the Premium Percentage (line 7).	\$
<b>Total Medical and Prescription Employee Cost</b>		
<b>9.</b>	Add the result from lines 3 and 8	\$
<b>10.</b>	The amount shown is the monthly amount. Multiply line 9 by 12 for the annual amount.	\$

<b>11.</b>	To determine the per paycheck amount, take the value in line 8. <ul style="list-style-type: none"> <li>• If you are a 10 month employee, divide line 8 by 20.</li> <li>• If you are a 12 month employee, divide line 8 by 24.</li> </ul>	<b>\$</b>
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***\*Final Employee Calculation to be decided by Payroll***

## CHAPTER 78 Percentage of Premium Chart (For \$20, \$20/\$35 and EPO Plans)

Salary	Single	Member/Spouse	Family	Parent/Child(ren)
Less than \$20,000	4.50%	3.50%	3.00%	3.50%
\$20,000 - \$24,999.99	5.50%	3.50%	3.00%	3.50%
\$25,000 - \$29,999.99	7.50%	4.50%	4.00%	4.50%
\$30,000 - \$34,999.99	10.00%	6.00%	5.00%	6.00%
\$35,000 - \$39,999.99	11.00%	7.00%	6.00%	7.00%
\$40,000 - \$44,999.99	12.00%	8.00%	7.00%	8.00%
\$45,000 - \$49,999.99	14.00%	10.00%	9.00%	10.00%
\$50,000 - \$54,999.99	20.00%	15.00%	12.00%	15.00%
\$55,000 - \$59,999.99	23.00%	17.00%	14.00%	17.00%
\$60,000 - \$64,999.99	27.00%	21.00%	17.00%	21.00%
\$65,000 - \$69,999.99	29.00%	23.00%	19.00%	23.00%
\$70,000 - \$74,999.99	32.00%	26.00%	22.00%	26.00%
\$75,000 - \$79,999.99	33.00%	27.00%	23.00%	27.00%
\$80,000 - \$84,999.99	34.00%	28.00%	24.00%	28.00%
\$85,000 - \$89,999.99	34.00%	30.00%	26.00%	30.00%
\$90,000 - \$94,999.99	34.00%	30.00%	28.00%	30.00%
\$95,000 - \$99,999.99	35.00%	30.00%	29.00%	30.00%
\$100,000 - \$109,999.99	35.00%	35.00%	32.00%	35.00%
\$110,000 and over	35.00%	35.00%	35.00%	35.00%

## CHAPTER 78 Percentage of Premium Chart (Only For \$20 28% CAP Plan)

Salary	Single	Member/Spouse	Family	Parent/Child(ren)
Less than \$20,000	4.50%	3.50%	3.00%	3.50%
\$20,000 - \$24,999.99	5.50%	3.50%	3.00%	3.50%
\$25,000 - \$29,999.99	7.50%	4.50%	4.00%	4.50%
\$30,000 - \$34,999.99	10.00%	6.00%	5.00%	6.00%
\$35,000 - \$39,999.99	11.00%	7.00%	6.00%	7.00%
\$40,000 - \$44,999.99	12.00%	8.00%	7.00%	8.00%
\$45,000 - \$49,999.99	14.00%	10.00%	9.00%	10.00%
\$50,000 - \$54,999.99	20.00%	15.00%	12.00%	15.00%
\$55,000 - \$59,999.99	23.00%	17.00%	14.00%	17.00%
\$60,000 - \$64,999.99	27.00%	21.00%	17.00%	21.00%
\$65,000 - \$69,999.99	28.00%	23.00%	19.00%	23.00%
\$70,000 - \$74,999.99	28.00%	26.00%	22.00%	26.00%
\$75,000 - \$79,999.99	28.00%	27.00%	23.00%	27.00%
\$80,000 - \$84,999.99	28.00%	28.00%	24.00%	28.00%
\$85,000 - \$89,999.99	28.00%	28.00%	26.00%	28.00%
\$90,000 - \$94,999.99	28.00%	28.00%	28.00%	28.00%
\$95,000 - \$99,999.99	28.00%	28.00%	28.00%	28.00%
\$100,000 - \$109,999.99	28.00%	28.00%	28.00%	28.00%
\$110,000 and over	28.00%	28.00%	28.00%	28.00%