

| Plan | Coverage | Annual | | | Monthly | | | Per Pay Period (twice monthly) | | |
|---------------|-------------------|----------------------|--|---|-----------------------|---|--------------------------------|--|--|---|
| | | Total Annual Premium | Total Annual Premium Paid by Kirkwood (equal to single coverage) | Total Annual ¹ Flex Dollars Provided to Employee | Total Monthly Premium | Total Monthly Premium Paid by Kirkwood (equal to single coverage) | Total Monthly Cost to Employee | Total/Pay Period Cost to Employee - the amount deducted from pay twice monthly | Total/Pay Period ¹ Flex Dollars - the amount added to pay twice monthly | Total/Pay Period ² Difference between flex dollars added to pay & amount |
| HMO Essential | Employee Only | 6,108.00 | 6,108.00 | 6,516.00 | 509.00 | 509.00 | - | - | 271.50 | 271.50 |
| HMO Essential | Employee+Spouse | 12,468.00 | 6,108.00 | 6,516.00 | 1,039.00 | 509.00 | (530.00) | (265.00) | 271.50 | 6.50 |
| HMO Essential | Employee+Children | 11,604.00 | 6,108.00 | 6,516.00 | 967.00 | 509.00 | (458.00) | (229.00) | 271.50 | 42.50 |
| HMO Essential | Family | 18,696.00 | 6,108.00 | 6,516.00 | 1,558.00 | 509.00 | (1,049.00) | (524.50) | 271.50 | (253.00) |
| PPO Choice | Employee Only | 7,488.00 | 7,488.00 | 5,136.00 | 624.00 | 624.00 | - | - | 214.00 | 214.00 |
| PPO Choice | Employee+Spouse | 15,324.00 | 7,488.00 | 5,136.00 | 1,277.00 | 624.00 | (653.00) | (326.50) | 214.00 | (112.50) |
| PPO Choice | Employee+Children | 14,232.00 | 7,488.00 | 5,136.00 | 1,186.00 | 624.00 | (562.00) | (281.00) | 214.00 | (67.00) |
| PPO Choice | Family | 22,932.00 | 7,488.00 | 5,136.00 | 1,911.00 | 624.00 | (1,287.00) | (643.50) | 214.00 | (429.50) |
| PPO Premier | Employee Only | 8,244.00 | 8,244.00 | 4,380.00 | 687.00 | 687.00 | - | - | 182.50 | 182.50 |
| PPO Premier | Employee+Spouse | 16,824.00 | 8,244.00 | 4,380.00 | 1,402.00 | 687.00 | (715.00) | (357.50) | 182.50 | (175.00) |
| PPO Premier | Employee+Children | 15,624.00 | 8,244.00 | 4,380.00 | 1,302.00 | 687.00 | (615.00) | (307.50) | 182.50 | (125.00) |
| PPO Premier | Family | 25,188.00 | 8,244.00 | 4,380.00 | 2,099.00 | 687.00 | (1,412.00) | (706.00) | 182.50 | (523.50) |
| Delta Dental | Employee Only | 552.00 | 552.00 | | 46.00 | 46.00 | - | - | | |
| Delta Dental | Employee+1 | 1,044.00 | 552.00 | | 87.00 | 46.00 | (41.00) | (20.50) | | |
| Delta Dental | Family | 1,440.00 | 552.00 | | 120.00 | 46.00 | (74.00) | (37.00) | | |
| VSP | Employee Only | 120.00 | 120.00 | | 10.00 | 10.00 | - | - | | |
| VSP | Family | 276.00 | 120.00 | | 23.00 | 10.00 | (13.00) | (6.50) | | |

Premiums are deducted twice per month beginning with the first pay period in June. **In months with 3 pay periods, deduction is taken from the first two checks of the month.**

¹ Flex dollars are added to the employee's pay twice per month to help offset any insurance premium cost to the employee. Kirkwood pays the single premium at the PPO Premier level.

\$4,380 PPO Premier annual base flex dollars

\$5,136 PPO Choice annual flex dollars (base flex dollars plus the difference between the single premium for PPO Premier and PPO Choice).

\$6,516 HMO Essential annual flex dollars (base flex dollars plus the difference between the single premium for PPO Premier and HMO Essential).

² A positive number in this column means the flex dollars provided to help offset the cost of insurance premiums were greater than the employee's cost. A negative number reflects that the flex dollars added to the employee's pay did not cover the full cost of insurance premiums.

Updated: 4/18/2023