



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, 2021.

Coverage →	Option A					Option B					Option C				
	Indiv	Dual (Two Adults)	Dual (Staff & Child)	Family	FamilyPlus	Indiv	Dual (Two Adults)	Dual (Staff & Child)	Family	FamilyPlus	Indiv	Dual (Two Adults)	Dual (Staff & Child)	Family	FamilyPlus
Lives Covered →															
Annual Net Salary ¹ ↓	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	\$38	\$74	\$63	\$98	\$130	\$10	\$24	\$21	\$31	\$42	\$39	\$75	\$64	\$100	\$132
\$35,000 to \$44,999	\$53	\$106	\$89	\$139	\$180	\$20	\$42	\$36	\$53	\$67	\$54	\$108	\$90	\$141	\$184
\$45,000 to \$54,999	\$66	\$130	\$108	\$170	\$223	\$36	\$67	\$56	\$90	\$115	\$67	\$132	\$109	\$174	\$226
\$55,000 to \$64,999	\$79	\$157	\$131	\$207	\$267	\$47	\$97	\$79	\$132	\$168	\$80	\$160	\$132	\$211	\$271
\$65,000 and up	\$89	\$178	\$148	\$235	\$302	\$61	\$122	\$100	\$160	\$208	\$90	\$181	\$152	\$239	\$308
Continuation (per month)	\$572	\$1,133	\$947	\$1,507	\$1,942	\$485	\$970	\$794	\$1,283	\$1,659	\$582	\$1,155	\$963	\$1,536	\$1,980

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, 2021.

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	\$278	\$298	\$317	\$339	\$360	\$380	\$402
Continuation	\$402 (\$804 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, 2021.

Contribution Bracket ²	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	\$58	\$117	\$181	\$250	\$117	\$229	\$365	\$499	\$142	\$287	\$455	\$625
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	\$716				\$1,433				\$1,790			
Plan 2 Continuation	\$610				\$1,215				\$1,520			
Plan 1/Plan 2 cost difference ³	\$106				\$218				\$270			

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

²Contribution 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.

³Retirees 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.