

Medical Plan Incentives - Employee + Spouse Coverage

Before a spouse can receive credit for earning any incentives, the employee must earn the Level 1 Incentive. To earn the Level 2 Incentive, the employee or spouse must first earn the Level 1 Incentive.

SUPERMED PLUS - EMPLOYEE + SPOUSE	2011 Per Pay Medical Premiums	2012 Per Pay Medical Premiums
Regular Premium (No incentives earned by employee or spouse)	\$76.50	\$76.50
Employee earns Level 1 Incentive/Spouse does not earn Level 1	\$54.00	\$54.00
Employee earns Level 1 Incentive/Spouse also earns Level 1	NA	\$53.00
Employee earns Level 1 & 2 Incentives/Spouse does not earn any incentive	NA	\$52.50
Employee earns Level 1 & 2 Incentives/Spouse earns Level 1 Incentive	NA	\$51.50
Employee earns Level 1 & 2 Incentives/Spouse earns Level 1 & 2 Incentives	NA	\$50.00
Total savings for employee & spouse earning Level 1 & 2 Incentives = \$636/yr.		

Medical premiums are deducted from the first two pays of each month. There are two months in the year when there are three pays. Premiums are not deducted from the third pays in those months. Therefore, premiums are deducted from 24 vs. 26 pays/year.

SUPERMED BASIC - EMPLOYEE + SPOUSE	2011 Per Pay Medical Premiums	2012 Per Pay Medical Premiums
Regular Premium (No incentives earned by employee or spouse)	\$39.16	\$39.16
Employee earns Level 1 Incentive/Spouse does not earn Level 1	\$22.50	\$22.50
Employee earns Level 1 Incentive/Spouse also earns Level 1	NA	\$21.50
Employee earns Level 1 & 2 Incentives/Spouse does not earn any incentive	NA	\$21.00
Employee earns Level 1 & 2 Incentives/Spouse earns Level 1 Incentive	NA	\$20.00
Employee earns Level 1 & 2 Incentives/Spouse earns Level 1 & 2 Incentives	NA	\$18.50
Total savings for employee & spouse earning Level 1 & 2 Incentives = \$495.84/yr.		

If an employee, enrolled in the High Deductible Health Plan with Health Savings Account, earns the Level 1 Incentive, then he/she does not have to pay any premium at all. Therefore, when the employee and his/her spouse earn additional incentives, an amount equal to the corresponding premium discount is contributed to the employee's Health Savings Account.

H.D.H.P. & H.S.A. - EMPLOYEE + SPOUSE	2011 Per Pay Medical Premiums	2012 Annual LCCC Contrib. to H.S.A.
Regular Premium (No incentives earned by employee or spouse)	\$22.50	\$2,040.00
Employee earns Level 1 Incentive/Spouse does not earn Level 1	\$0.00	\$2,040.00
Employee earns Level 1 Incentive/Spouse also earns Level 1	\$0.00	\$2,064.00
Employee earns Level 1 & 2 Incentives/Spouse does not earn any incentive	\$0.00	\$2,076.00
Employee earns Level 1 & 2 Incentives/Spouse earns Level 1 Incentive	\$0.00	\$2,100.00
Employee earns Level 1 & 2 Incentives/Spouse earns Level 1 & 2 Incentives	\$0.00	\$2,136.00
Total savings for employee & spouse earning Level 1 & 2 Incentives = \$636/yr.		