

VILLAGE OF CAMBRIDGE  
ADMINISTRATOR/TREASURER  
EMPLOYEE HEALTH INSURANCE 2015 PREMIUM OPTIONS [PROJECTED AND ANTICIPATED EXPENSES]

MONTHLY PREMIUMS (4)															
PROJECTED 2014 (1)			DEAN PROPOSED 2015 RENEWAL (2)			DEAN OPTION II (2)			DEAN OPTION III (2)			DEAN OPTION IV (3)			
EMPLOYER PREMIUM AND STIPEND	EMPLOYEE PREMIUM	EMPLOYEE %	EMPLOYER PREMIUM AND STIPEND	EMPLOYEE PREMIUM	EMPLOYEE %	EMPLOYER PREMIUM AND STIPEND	EMPLOYEE PREMIUM	EMPLOYEE %	EMPLOYER PREMIUM AND STIPEND	EMPLOYEE PREMIUM	EMPLOYEE %	EMPLOYER PREMIUM AND STIPEND	EMPLOYEE PREMIUM	EMPLOYEE %	
EMP 1	2066.23	100.00	4.62%	2324.35	100.00	4.12%	1877.66	100.00	5.06%	1779.77	100.00	5.32%	1547.22	210.99	12.00%
EMP 2	1677.76	100.00	5.63%	1889.59	100.00	5.03%	1613.37	100.00	5.84%	1528.56	100.00	6.14%	1340.46	182.79	12.00%
EMP 3	2074.31	100.00	4.60%	2333.47	100.00	4.11%	2019.39	100.00	4.72%	1914.50	100.00	4.96%	1658.11	226.11	12.00%
EMP 4	2066.23	100.00	4.62%	2324.35	100.00	4.12%	1850.55	100.00	5.13%	1754.00	100.00	5.39%	1526.02	208.09	12.00%
EMP 5 (1/12 yr.)	0.00	0.00	-	1779.67	100.00	5.62%	1198.54	100.00	8.34%	1139.22	100.00	8.78%	937.68	127.87	12.00%
EMP 6	480.00	0.00	-	1779.67	100.00	5.62%	1198.54	100.00	8.34%	1139.22	100.00	8.78%	937.68	127.87	12.00%
EMP 7	480.00	0.00	-	480.00	0.00	-	480.00	0.00	-	480.00	0.00	-	480.00	0.00	-
<b>MONTHLY TOTALS (4)</b>	<b>\$8,844.53</b>	<b>\$400.00</b>	<b>4.52%</b>	<b>\$12,911.10</b>	<b>\$600.00</b>	<b>4.65%</b>	<b>\$10,238.05</b>	<b>\$600.00</b>	<b>5.86%</b>	<b>\$9,735.27</b>	<b>\$600.00</b>	<b>6.16%</b>	<b>\$8,427.18</b>	<b>\$1,083.71</b>	<b>12.86%</b>
<b>YEARLY TOTALS (5)</b>	<b>\$108,684.55</b>	<b>\$5,200.00</b>	<b>4.78%</b>	<b>\$155,413.20</b>	<b>\$7,800.00</b>	<b>5.02%</b>	<b>\$123,336.60</b>	<b>\$7,800.00</b>	<b>6.32%</b>	<b>\$117,303.24</b>	<b>\$7,800.00</b>	<b>6.65%</b>	<b>\$101,606.20</b>	<b>\$13,004.48</b>	<b>12.80%</b>

**NOTES:**

- (1) Four participating employees with two waiving coverage and accepting a \$240 stipend per pay period.  
*Employee contribution at \$50 per pay period.*
- (2) Seven employees with one waiving coverage and accepting the stipend.  
*Employee contribution at \$50 per pay period.*
- (3) Seven employees with one waiving coverage. *Employer/employee contribution at 88%/12%*
- (4) Assumes a two pay period month
- (5) "All-in" village and employee cost for 26 pay periods