AVERTA®
INSURANCE SOLUTIONS

How to determine your costs per pay period based on your monthly premium amount:

- If your EMPLOYER-SPONSORED PLAN monthly premium amount is $289.67 (As an example.)
- Multiply $289.67 x 12 (12 months in a year)
- Divide that amount by 26 (26 pay periods per year)
- Divide that amount by 2 (Half of your premium is paid by your employer)
- That figure is your out-of-pocket costs per pay period for your medical insurance premium.

• $289.67 x 12 = $3,476.04	$3,476.04 ÷ by 26 = $133.693846	$133.693846 ÷ by 2 = $66.8469231

- $66.85 (rounded up) would be your cost per pay period. (Based on this example.)

- Additional costs for dental, vision, and any selected voluntary plans will reflect additional costs per pay period.
- The amount that your employer contributes towards your medical benefits is based off of a specific plan *(FOR EXAMPLE: 50% employer contribution towards lowest cost Silver Tier level G plan)*. If that plan is not available in your area *(based by zip code)* then a substitute plan will be used as your employer contributory plan and the costs covered by your employer could vary.

- If the plan you select has a higher monthly premium amount, let's say $326.47 (As an example.)
- Multiply $326.47 x 12 (12 months in a year)
- Divide that amount by 26 (26 pay periods per year)
- Subtract the amount of your premium that is paid by your employer ($66.85 for this example.)
- That figure is your out-of-pocket costs per pay period for your richer plan's insurance premium.

• $326.47 x 12 = $3,917.64	$3,917.64 ÷ by 26 = $150.678462	$150.678462 - $66.85 = $83.8284615

- $83.83 (rounded up) would be your cost per pay period for a higher, or richer, plan.

(Based on this example.)

Averta Insurance Solutions Inc.

2425 Mission St. Suite 6, San Marino, CA 91108 • 626.826.0048 • www.avertainsurance.com
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