

Savings to the District on Teacher BA Step 1 to Step 11

Family				
	Direct 10	HDHP	Yearly	Savings After
Salary	Tier 4	Tier 3	Savings	Deductible
\$49,190.00	\$34,134.61	\$24,537.43	\$9,597.18	\$6,597.18
\$49,590.00	\$34,134.61	\$24,537.43	\$9,597.18	\$6,597.18
\$50,090.00	\$33,009.29	\$23,945.38	\$9,063.92	\$7,563.92
\$50,600.00	\$33,009.29	\$23,945.38	\$9,063.92	\$6,063.92
\$52,960.00	\$33,009.29	\$23,945.38	\$9,063.92	\$6,063.92
\$56,640.00	\$32,259.08	\$23,550.67	\$8,708.41	\$7,208.41
\$61,150.00	\$31,133.76	\$22,958.62	\$8,175.15	\$5,175.15
\$66,150.00	\$30,383.55	\$22,563.91	\$7,819.64	\$4,819.64
\$71,150.00	\$29,258.24	\$21,971.86	\$7,286.38	\$5,786.38
\$76,400.00	\$28,883.13	\$21,774.50	\$7,108.63	\$4,108.63
\$82,950.00	\$28,508.03	\$21,577.15	\$6,930.87	\$3,930.87
Total Savings			\$92,415.19	\$63,915.19

2 Adults				
	Direct 10	HDHP	Yearly	Savings After
Salary	Tier 4	Tier 3	Savings	Deductible
\$49,190.00	\$23,969.41	\$17,019.74	\$6,949.67	\$3,949.67
\$49,590.00	\$23,969.41	\$17,019.74	\$6,949.67	\$3,949.67
\$50,090.00	\$22,637.78	\$16,329.75	\$6,308.03	\$4,808.03
\$50,600.00	\$22,637.78	\$16,329.75	\$6,308.03	\$3,308.03
\$52,960.00	\$22,637.78	\$16,329.75	\$6,308.03	\$3,308.03
\$56,640.00	\$22,105.12	\$16,053.76	\$6,051.37	\$4,551.37
\$61,150.00	\$21,039.82	\$15,501.76	\$5,538.05	\$2,538.05
\$66,150.00	\$20,507.16	\$15,225.77	\$5,281.40	\$2,281.40
\$71,150.00	\$19,708.18	\$14,811.77	\$4,896.41	\$3,396.41
\$76,400.00	\$19,441.86	\$14,673.78	\$4,768.08	\$1,768.08
\$82,950.00	\$19,175.53	\$14,535.78	\$4,639.75	\$1,639.75
Total Savings			\$63,998.48	\$35,498.48

Parent/Child				
	Direct 10	HDHP	Yearly	Savings After
Salary	Tier 4	Tier 3	Savings	Deductible
\$49,190.00	\$21,772.48	\$15,828.16	\$5,944.32	\$2,944.32
\$49,590.00	\$21,772.48	\$15,828.16	\$5,944.32	\$2,944.32
\$50,090.00	\$20,562.89	\$15,186.47	\$5,376.42	\$3,876.42
\$50,600.00	\$20,562.89	\$15,186.47	\$5,376.42	\$2,376.42
\$52,960.00	\$20,562.89	\$15,186.47	\$5,376.42	\$2,376.42
\$56,640.00	\$20,079.06	\$14,929.80	\$5,149.26	\$3,649.26
\$61,150.00	\$19,111.40	\$14,416.46	\$4,694.94	\$1,694.94
\$66,150.00	\$18,627.56	\$14,159.78	\$4,467.78	\$1,467.78
\$71,150.00	\$17,901.81	\$13,774.77	\$4,127.04	\$2,627.04
\$76,400.00	\$17,659.90	\$13,646.44	\$4,013.46	\$1,013.46
\$82,950.00	\$17,417.98	\$13,518.10	\$3,899.88	\$899.88
Total Savings			\$54,370.26	\$25,870.26

Single				
	Direct 10	HDHP	Yearly	Savings After
Salary	Tier 4	Tier 3	Savings	Deductible
\$49,190.00	\$11,454.48	\$8,236.08	\$3,218.40	\$1,718.40
\$49,590.00	\$11,454.48	\$8,236.08	\$3,218.40	\$1,718.40
\$50,090.00	\$10,655.33	\$7,821.97	\$2,833.36	\$2,083.36
\$50,600.00	\$10,655.33	\$7,821.97	\$2,833.36	\$1,333.36
\$52,960.00	\$10,655.33	\$7,821.97	\$2,833.36	\$1,333.36
\$56,640.00	\$10,255.75	\$7,614.92	\$2,640.83	\$1,890.83
\$61,150.00	\$9,722.99	\$7,338.85	\$2,384.14	\$884.14
\$66,150.00	\$9,456.60	\$7,200.82	\$2,255.79	\$755.79
\$71,150.00	\$9,057.03	\$6,993.76	\$2,063.27	\$1,313.27
\$76,400.00	\$8,923.84	\$6,924.75	\$1,999.09	\$499.09
\$82,950.00	\$8,790.65	\$6,855.73	\$1,934.92	\$434.92
Total Savings			\$28,214.90	\$13,964.90

Combined Savings from All Coverages

\$238,998.83

Percent Savings to the Board

58.26%

Savings After Deductible to the Board

\$139,248.83

Savings to the District on Instructional Assistant from Step 1 to Step 14

Family				
	Direct 10	HDHP	Yearly	Savings After
Salary	Tier 4	Tier 3	Savings	Deductible
\$19,630.00	\$36,385.24	\$25,721.54	\$10,663.70	\$7,663.70
\$20,515.00	\$36,385.24	\$25,721.54	\$10,663.70	\$7,663.70
\$21,415.00	\$36,385.24	\$25,721.54	\$10,663.70	\$9,163.70
\$22,315.00	\$36,385.24	\$25,721.54	\$10,663.70	\$7,663.70
\$23,305.00	\$36,385.24	\$25,721.54	\$10,663.70	\$7,663.70
\$24,375.00	\$36,385.24	\$25,721.54	\$10,663.70	\$9,163.70
\$26,050.00	\$36,010.14	\$25,524.19	\$10,485.95	\$7,485.95
\$27,925.00	\$36,010.14	\$25,524.19	\$10,485.95	\$7,485.95
\$29,925.00	\$36,010.14	\$25,524.19	\$10,485.95	\$8,985.95
\$31,165.00	\$35,635.03	\$25,326.84	\$10,308.19	\$7,308.19
\$32,405.00	\$35,635.03	\$25,326.84	\$10,308.19	\$7,308.19
\$34,055.00	\$35,635.03	\$25,326.84	\$10,308.19	\$8,808.19
\$35,705.00	\$35,259.93	\$25,129.49	\$10,130.44	\$7,130.44
\$40,650.00	\$34,884.82	\$24,931.35	\$9,953.47	\$6,953.47
Total Savings			\$146,448.52	\$110,448.52

2 Adults				
	Direct 10	HDHP	Yearly	Savings After
Salary	Tier 4	Tier 3	Savings	Deductible
\$19,630.00	\$25,700.54	\$17,915.81	\$7,784.73	\$4,784.73
\$20,515.00	\$25,700.54	\$17,915.81	\$7,784.73	\$4,784.73
\$21,415.00	\$25,700.54	\$17,915.81	\$7,784.73	\$6,284.73
\$22,315.00	\$25,700.54	\$17,915.81	\$7,784.73	\$4,784.73
\$23,305.00	\$25,700.54	\$17,915.81	\$7,784.73	\$4,784.73
\$24,375.00	\$25,700.54	\$17,915.81	\$7,784.73	\$6,284.73
\$26,050.00	\$25,434.21	\$17,777.81	\$7,656.40	\$4,656.40
\$27,925.00	\$25,434.21	\$17,777.81	\$7,656.40	\$4,656.40
\$29,925.00	\$25,434.21	\$17,777.81	\$7,656.40	\$6,156.40
\$31,165.00	\$25,034.72	\$17,571.73	\$7,462.99	\$4,462.99
\$32,405.00	\$25,034.72	\$17,571.73	\$7,462.99	\$4,462.99
\$34,055.00	\$25,034.72	\$17,571.73	\$7,462.99	\$5,962.99
\$35,705.00	\$24,768.39	\$17,433.73	\$7,334.66	\$4,334.66
\$40,650.00	\$24,502.07	\$17,295.74	\$7,206.33	\$4,206.33
Total Savings			\$106,607.52	\$70,607.52

Parent/Child				
	Direct 10	HDHP	Yearly	Savings After
Salary	Tier 4	Tier 3	Savings	Deductible
\$19,630.00	\$23,344.93	\$16,661.49	\$6,683.45	\$3,683.45
\$20,515.00	\$23,344.93	\$16,661.49	\$6,683.45	\$3,683.45
\$21,415.00	\$23,344.93	\$16,661.49	\$6,683.45	\$5,183.45
\$22,315.00	\$23,344.93	\$16,661.49	\$6,683.45	\$3,683.45
\$23,305.00	\$23,344.93	\$16,661.49	\$6,683.45	\$3,683.45
\$24,375.00	\$23,344.93	\$16,661.49	\$6,683.45	\$5,183.45
\$26,050.00	\$23,103.02	\$16,533.15	\$6,569.87	\$3,569.87
\$27,925.00	\$23,103.02	\$16,533.15	\$6,569.87	\$3,569.87
\$29,925.00	\$23,103.02	\$16,533.15	\$6,569.87	\$5,069.87
\$31,165.00	\$22,740.14	\$16,341.50	\$6,398.64	\$3,398.64
\$32,405.00	\$22,740.14	\$16,341.50	\$6,398.64	\$3,398.64
\$34,055.00	\$22,740.14	\$16,341.50	\$6,398.64	\$4,898.64
\$35,705.00	\$22,498.23	\$16,213.17	\$6,285.06	\$3,285.06
\$40,650.00	\$22,256.31	\$16,084.83	\$6,171.48	\$3,171.48
Total Savings			\$91,462.73	\$55,462.73

Single				
	Direct 10	HDHP	Yearly	Savings After
Salary	Tier 4	Tier 3	Savings	Deductible
\$19,630.00	\$12,719.80	\$8,891.28	\$3,828.52	\$2,328.52
\$20,515.00	\$12,586.61	\$8,822.26	\$3,764.34	\$2,264.34
\$21,415.00	\$12,586.61	\$8,822.26	\$3,764.34	\$3,014.34
\$22,315.00	\$12,586.61	\$8,822.26	\$3,764.34	\$2,264.34
\$23,305.00	\$12,586.61	\$8,822.26	\$3,764.34	\$2,264.34
\$24,375.00	\$12,586.61	\$8,822.26	\$3,764.34	\$3,014.34
\$26,050.00	\$12,320.22	\$8,684.23	\$3,635.99	\$2,135.99
\$27,925.00	\$12,320.22	\$8,684.23	\$3,635.99	\$2,135.99
\$29,925.00	\$12,320.22	\$8,684.23	\$3,635.99	\$2,885.99
\$31,165.00	\$11,987.24	\$8,512.15	\$3,475.10	\$1,975.10
\$32,405.00	\$11,987.24	\$8,512.15	\$3,475.10	\$1,975.10
\$34,055.00	\$11,987.24	\$8,512.15	\$3,475.10	\$2,725.10
\$35,705.00	\$11,854.05	\$8,443.13	\$3,410.92	\$1,910.92
\$40,650.00	\$11,720.86	\$8,374.11	\$3,346.75	\$1,846.75
Total Savings			\$50,741.17	\$32,741.17

Combined Savings from All Coverages **\$395,259.94**

Percent Savings to the Board 68.12%

Savings After Deductible to the Board **\$269,259.94**

Savings to the District on 12 Month Secretary from Step 1 to Step 14

Family				
	Direct 10	HDHP	Yearly	Savings After
Salary	Tier 4	Tier 3	Savings	Deductible
\$26,900.00	\$36,010.14	\$25,524.19	\$10,485.95	\$7,485.95
\$27,785.00	\$36,010.14	\$25,524.19	\$10,485.95	\$7,485.95
\$28,685.00	\$36,010.14	\$25,524.19	\$10,485.95	\$8,985.95
\$29,675.00	\$36,010.14	\$25,524.19	\$10,485.95	\$7,485.95
\$30,775.00	\$35,635.03	\$25,326.84	\$10,308.19	\$7,308.19
\$32,175.00	\$35,635.03	\$25,326.84	\$10,308.19	\$8,808.19
\$33,875.00	\$35,635.03	\$25,326.84	\$10,308.19	\$7,308.19
\$35,375.00	\$35,259.93	\$25,129.49	\$10,130.44	\$7,130.44
\$37,175.00	\$35,259.93	\$25,129.49	\$10,130.44	\$8,630.44
\$38,785.00	\$35,259.93	\$25,129.49	\$10,130.44	\$7,130.44
\$40,395.00	\$34,884.82	\$24,932.14	\$9,952.68	\$6,952.68
\$42,345.00	\$34,884.82	\$24,932.14	\$9,952.68	\$8,452.68
\$44,295.00	\$34,884.82	\$24,932.14	\$9,952.68	\$6,952.68
\$50,350.00	\$33,009.29	\$23,945.38	\$9,063.92	\$6,063.92
Total Savings			\$142,181.64	\$106,181.64

2 Adults				
	Direct 10	HDHP	Yearly	Savings After
Salary	Tier 4	Tier 3	Savings	Deductible
\$26,900.00	\$25,434.21	\$17,777.81	\$7,656.40	\$4,656.40
\$27,785.00	\$25,434.21	\$17,777.81	\$7,656.40	\$4,656.40
\$28,685.00	\$25,434.21	\$17,777.81	\$7,656.40	\$6,156.40
\$29,675.00	\$25,434.21	\$17,777.81	\$7,656.40	\$4,656.40
\$30,775.00	\$25,034.72	\$17,571.73	\$7,462.99	\$4,462.99
\$32,175.00	\$25,034.72	\$17,571.73	\$7,462.99	\$5,962.99
\$33,875.00	\$25,034.72	\$17,571.73	\$7,462.99	\$4,462.99
\$35,375.00	\$24,768.39	\$17,433.73	\$7,334.66	\$4,334.66
\$37,175.00	\$24,768.39	\$17,433.73	\$7,334.66	\$5,834.66
\$38,785.00	\$24,768.39	\$17,433.73	\$7,334.66	\$4,334.66
\$40,395.00	\$24,502.07	\$17,295.74	\$7,206.33	\$4,206.33
\$42,345.00	\$24,502.07	\$17,295.74	\$7,206.33	\$5,706.33
\$44,295.00	\$24,502.07	\$17,295.74	\$7,206.33	\$4,206.33
\$50,350.00	\$22,637.78	\$16,329.75	\$6,308.03	\$3,308.03
Total Savings			\$102,945.55	\$66,945.55

Parent/Child				
	Direct 10	HDHP	Yearly	Savings After
Salary	Tier 4	Tier 3	Savings	Deductible
\$26,900.00	\$23,103.02	\$16,533.15	\$6,569.87	\$3,569.87
\$27,785.00	\$23,103.02	\$16,533.15	\$6,569.87	\$3,569.87
\$28,685.00	\$23,103.02	\$16,533.15	\$6,569.87	\$5,069.87
\$29,675.00	\$23,103.02	\$16,533.15	\$6,569.87	\$3,569.87
\$30,775.00	\$22,740.14	\$16,341.50	\$6,398.64	\$3,398.64
\$32,175.00	\$22,740.14	\$16,341.50	\$6,398.64	\$4,898.64
\$33,875.00	\$22,740.14	\$16,341.50	\$6,398.64	\$3,398.64
\$35,375.00	\$22,498.23	\$16,213.17	\$6,285.06	\$3,285.06
\$37,175.00	\$22,498.23	\$16,213.17	\$6,285.06	\$4,785.06
\$38,785.00	\$22,498.23	\$16,213.17	\$6,285.06	\$3,285.06
\$40,395.00	\$22,256.31	\$15,742.60	\$6,513.71	\$3,513.71
\$42,345.00	\$22,256.31	\$15,742.60	\$6,513.71	\$5,013.71
\$44,295.00	\$22,256.31	\$15,742.60	\$6,513.71	\$3,513.71
\$50,350.00	\$20,562.89	\$15,186.47	\$5,376.42	\$2,376.42
Total Savings			\$89,248.11	\$53,248.11

Single				
	Direct 10	HDHP	Yearly	Savings After
Salary	Tier 4	Tier 3	Savings	Deductible
\$26,900.00	\$12,320.22	\$8,684.23	\$3,635.99	\$2,135.99
\$27,785.00	\$12,320.22	\$8,684.23	\$3,635.99	\$2,135.99
\$28,685.00	\$12,320.22	\$8,684.23	\$3,635.99	\$2,885.99
\$29,675.00	\$12,320.22	\$8,684.23	\$3,635.99	\$2,135.99
\$30,775.00	\$11,987.24	\$8,512.15	\$3,475.10	\$1,975.10
\$32,175.00	\$11,987.24	\$8,512.15	\$3,475.10	\$2,725.10
\$33,875.00	\$11,987.24	\$8,512.15	\$3,475.10	\$1,975.10
\$35,375.00	\$11,854.05	\$8,443.13	\$3,410.92	\$1,910.92
\$37,175.00	\$11,854.05	\$8,443.13	\$3,410.92	\$2,660.92
\$38,785.00	\$11,854.05	\$8,443.13	\$3,410.92	\$1,910.92
\$40,395.00	\$11,720.86	\$8,374.11	\$3,346.75	\$1,846.75
\$42,345.00	\$11,720.86	\$8,374.11	\$3,346.75	\$2,596.75
\$44,295.00	\$11,720.86	\$8,374.11	\$3,346.75	\$1,846.75
\$50,350.00	\$10,655.33	\$7,821.97	\$2,833.36	\$1,333.36
Total Savings			\$48,075.64	\$30,075.64

Combined Savings from All Coverages **\$382,450.95**
Savings After Deductible to the Board **\$256,450.95**

Percent Savings to the Board 67.05%

Savings to the District on Bus Driver Step 1 to Step 10

Family				
	Direct 10	HDHP	Yearly	Savings After
Salary	Tier 4	Tier 3	Savings	Deductible
\$30,098.00	\$35,635.03	\$25,326.84	\$10,308.19	\$7,308.19
\$30,343.00	\$35,635.03	\$25,326.84	\$10,308.19	\$7,308.19
\$30,651.00	\$35,635.03	\$25,326.84	\$10,308.19	\$8,808.19
\$30,958.00	\$35,635.03	\$25,326.84	\$10,308.19	\$7,308.19
\$31,265.00	\$35,635.03	\$25,326.84	\$10,308.19	\$7,308.19
\$31,879.00	\$35,635.03	\$25,326.84	\$10,308.19	\$8,808.19
\$33,169.00	\$35,635.03	\$25,326.84	\$10,308.19	\$7,308.19
\$35,626.00	\$35,259.93	\$25,129.49	\$10,130.44	\$7,130.44
\$37,899.00	\$35,259.93	\$25,129.49	\$10,130.44	\$8,630.44
Total Savings			\$92,418.22	\$69,918.22

2 Adults				
	Direct 10	HDHP	Yearly	Savings After
Salary	Tier 4	Tier 3	Savings	Deductible
\$30,098.00	\$25,034.72	\$17,571.73	\$7,462.99	\$4,462.99
\$30,343.00	\$25,034.72	\$17,571.73	\$7,462.99	\$4,462.99
\$30,651.00	\$25,034.72	\$17,571.73	\$7,462.99	\$5,962.99
\$30,958.00	\$25,034.72	\$17,571.73	\$7,462.99	\$4,462.99
\$31,265.00	\$25,034.72	\$17,571.73	\$7,462.99	\$4,462.99
\$31,879.00	\$25,034.72	\$17,571.73	\$7,462.99	\$5,962.99
\$33,169.00	\$25,034.72	\$17,571.73	\$7,462.99	\$4,462.99
\$35,626.00	\$24,768.39	\$17,433.73	\$7,334.66	\$4,334.66
\$37,899.00	\$24,768.39	\$17,433.73	\$7,334.66	\$5,834.66
Total Savings			\$66,910.22	\$44,410.22

Parent/Child				
	Direct 10	HDHP	Yearly	Savings After
Salary	Tier 4	Tier 3	Savings	Deductible
\$30,098.00	\$22,740.14	\$16,341.50	\$6,398.64	\$3,398.64
\$30,343.00	\$22,740.14	\$16,341.50	\$6,398.64	\$3,398.64
\$30,651.00	\$22,740.14	\$16,341.50	\$6,398.64	\$4,898.64
\$30,958.00	\$22,740.14	\$16,341.50	\$6,398.64	\$3,398.64
\$31,265.00	\$22,740.14	\$16,341.50	\$6,398.64	\$3,398.64
\$31,879.00	\$22,740.14	\$16,341.50	\$6,398.64	\$4,898.64
\$33,169.00	\$22,740.14	\$16,341.50	\$6,398.64	\$3,398.64
\$35,626.00	\$22,498.23	\$16,213.17	\$6,285.06	\$3,285.06
\$37,899.00	\$22,498.23	\$16,213.17	\$6,285.06	\$4,785.06
Total Savings			\$57,360.60	\$34,860.60

Single				
	Direct 10	HDHP	Yearly	Savings After
Salary	Tier 4	Tier 3	Savings	Deductible
\$30,098.00	\$11,987.24	\$8,512.15	\$3,475.10	\$1,975.10
\$30,343.00	\$11,987.24	\$8,512.15	\$3,475.10	\$1,975.10
\$30,651.00	\$11,987.24	\$8,512.15	\$3,475.10	\$2,725.10
\$30,958.00	\$11,987.24	\$8,512.15	\$3,475.10	\$1,975.10
\$31,265.00	\$11,987.24	\$8,512.15	\$3,475.10	\$1,975.10
\$31,879.00	\$11,987.24	\$8,512.15	\$3,475.10	\$2,725.10
\$33,169.00	\$11,987.24	\$8,512.15	\$3,475.10	\$1,975.10
\$35,626.00	\$11,854.05	\$8,443.13	\$3,410.92	\$1,910.92
\$37,899.00	\$11,854.05	\$8,443.13	\$3,410.92	\$2,660.92
Total Savings			\$31,147.53	\$19,897.53

Combined Savings from All Coverages **\$247,836.58**

Percent Savings to the Board 68.23%

Savings after Deductible to the Board **\$169,086.58**

Savings to the District on Maintenance Employee from Step 1 to Step 15

Family				
	Direct 10	HDHP	Yearly	Savings After
Salary	Tier 4	Tier 3	Savings	Deductible
\$42,700.00	\$34,884.82	\$24,932.14	\$9,952.68	\$6,952.68
\$44,160.00	\$34,884.82	\$24,932.14	\$9,952.68	\$6,952.68
\$45,620.00	\$34,134.61	\$24,537.43	\$9,597.18	\$8,097.18
\$47,295.00	\$34,134.61	\$24,537.43	\$9,597.18	\$6,597.18
\$48,965.00	\$34,134.61	\$24,537.43	\$9,597.18	\$6,597.18
\$50,635.00	\$33,009.29	\$23,945.38	\$9,063.92	\$7,563.92
\$52,300.00	\$33,009.29	\$23,945.38	\$9,063.92	\$6,063.92
\$54,080.00	\$33,009.29	\$23,945.38	\$9,063.92	\$6,063.92
\$55,850.00	\$32,259.08	\$23,550.67	\$8,708.41	\$7,208.41
\$57,840.00	\$32,259.08	\$23,550.67	\$8,708.41	\$5,708.41
\$59,820.00	\$32,259.08	\$23,550.67	\$8,708.41	\$5,708.41
\$61,805.00	\$31,133.76	\$22,958.62	\$8,175.15	\$6,675.15
\$63,790.00	\$31,133.76	\$22,958.62	\$8,175.15	\$5,175.15
\$65,875.00	\$30,383.55	\$22,563.91	\$7,819.64	\$4,819.64
\$69,110.00	\$30,383.55	\$22,563.91	\$7,819.64	\$6,319.64
Total Savings			\$134,003.46	\$96,503.46

Parent/Child				
	Direct 10	HDHP	Yearly	Savings After
Salary	Tier 4	Tier 3	Savings	Deductible
\$42,700.00	\$22,256.31	\$16,084.83	\$6,171.48	\$3,171.48
\$44,160.00	\$22,256.31	\$16,084.83	\$6,171.48	\$3,171.48
\$45,620.00	\$21,772.48	\$15,828.16	\$5,944.32	\$4,444.32
\$47,295.00	\$21,772.48	\$15,828.16	\$5,944.32	\$2,944.32
\$48,965.00	\$21,772.48	\$15,828.16	\$5,944.32	\$2,944.32
\$50,635.00	\$20,562.89	\$15,186.47	\$5,376.42	\$3,876.42
\$52,300.00	\$20,562.89	\$15,186.47	\$5,376.42	\$2,376.42
\$54,080.00	\$20,562.89	\$15,186.47	\$5,376.42	\$2,376.42
\$55,850.00	\$20,079.06	\$14,929.80	\$5,149.26	\$3,649.26
\$57,840.00	\$20,079.06	\$14,929.80	\$5,149.26	\$2,149.26
\$59,820.00	\$20,079.06	\$14,929.80	\$5,149.26	\$2,149.26
\$61,805.00	\$19,111.40	\$14,416.46	\$4,694.94	\$3,194.94
\$63,790.00	\$19,111.40	\$14,416.46	\$4,694.94	\$1,694.94
\$65,875.00	\$18,627.56	\$14,159.78	\$4,467.78	\$1,467.78
\$69,110.00	\$18,627.56	\$14,159.78	\$4,467.78	\$2,967.78
Total Savings			\$80,078.40	\$42,578.40

Combined Savings from All Coverages \$350,111.74
Savings After Deductible to the Board \$218,861.74

2 Adults				
	Direct 10	HDHP	Yearly	Savings After
Salary	Tier 4	Tier 3	Savings	Deductible
\$42,700.00	\$24,502.07	\$17,295.74	\$7,206.33	\$4,206.33
\$44,160.00	\$24,502.07	\$17,295.74	\$7,206.33	\$4,206.33
\$45,620.00	\$23,969.41	\$17,019.74	\$6,949.67	\$5,449.67
\$47,295.00	\$23,969.41	\$17,019.74	\$6,949.67	\$3,949.67
\$48,965.00	\$23,969.41	\$17,019.74	\$6,949.67	\$3,949.67
\$50,635.00	\$22,637.78	\$16,329.75	\$6,308.03	\$4,808.03
\$52,300.00	\$22,637.78	\$16,329.75	\$6,308.03	\$3,308.03
\$54,080.00	\$22,637.78	\$16,329.75	\$6,308.03	\$3,308.03
\$55,850.00	\$22,105.12	\$16,053.76	\$6,051.37	\$4,551.37
\$57,840.00	\$22,105.12	\$16,053.76	\$6,051.37	\$3,051.37
\$59,820.00	\$22,105.12	\$16,053.76	\$6,051.37	\$3,051.37
\$61,805.00	\$21,039.82	\$15,501.76	\$5,538.05	\$4,038.05
\$63,790.00	\$21,039.82	\$15,501.76	\$5,538.05	\$2,538.05
\$65,875.00	\$20,507.16	\$15,225.77	\$5,281.40	\$2,281.40
\$69,110.00	\$20,507.16	\$15,225.77	\$5,281.40	\$3,781.40
Total Savings			\$93,978.75	\$56,478.75

Single				
	Direct 10	HDHP	Yearly	Savings After
Salary	Tier 4	Tier 3	Savings	Deductible
\$42,700.00	\$11,720.86	\$8,374.11	\$3,346.75	\$1,846.75
\$44,160.00	\$11,720.86	\$8,374.11	\$3,346.75	\$1,846.75
\$45,620.00	\$11,454.48	\$8,236.08	\$3,218.40	\$2,468.40
\$47,295.00	\$11,454.48	\$8,236.08	\$3,218.40	\$1,718.40
\$48,965.00	\$11,454.48	\$8,236.08	\$3,218.40	\$1,718.40
\$50,635.00	\$10,655.33	\$7,821.97	\$2,833.36	\$2,083.36
\$52,300.00	\$10,655.33	\$7,821.97	\$2,833.36	\$1,333.36
\$54,080.00	\$10,655.33	\$7,821.97	\$2,833.36	\$1,333.36
\$55,850.00	\$10,255.75	\$7,614.92	\$2,640.83	\$1,890.83
\$57,840.00	\$10,255.75	\$7,614.92	\$2,640.83	\$1,140.83
\$59,820.00	\$10,255.75	\$7,614.92	\$2,640.83	\$1,140.83
\$61,805.00	\$9,722.99	\$7,338.85	\$2,384.14	\$1,634.14
\$63,790.00	\$9,722.99	\$7,338.85	\$2,384.14	\$884.14
\$65,875.00	\$9,456.60	\$7,200.82	\$2,255.79	\$755.79
\$69,110.00	\$9,456.60	\$7,200.82	\$2,255.79	\$1,505.79
Total Savings			\$42,051.12	\$23,301.12

Percent Savings to the Board 62.51%

Savings to the District on Teacher MA Step 1 to Step 11

Family				
	Direct 10	HDHP	Yearly	Savings After
Salary	Tier 4	Tier 3	Savings	Deductible
\$56,090.00	\$32,259.08	\$23,550.67	\$8,708.41	\$5,708.41
\$56,410.00	\$32,259.08	\$23,550.67	\$8,708.41	\$5,708.41
\$57,070.00	\$32,259.08	\$23,550.67	\$8,708.41	\$7,208.41
\$57,500.00	\$32,259.08	\$23,550.67	\$8,708.41	\$5,708.41
\$59,940.00	\$32,259.08	\$23,550.67	\$8,708.41	\$5,708.41
\$63,620.00	\$31,133.76	\$22,958.62	\$8,175.15	\$6,675.15
\$68,130.00	\$30,383.55	\$22,563.91	\$7,819.64	\$4,819.64
\$73,130.00	\$29,258.24	\$21,971.86	\$7,286.38	\$4,286.38
\$78,130.00	\$28,883.13	\$21,774.50	\$7,108.63	\$5,608.63
\$83,380.00	\$28,508.03	\$21,577.15	\$6,930.87	\$3,930.87
\$89,999.00	\$27,757.81	\$21,182.45	\$6,575.37	\$3,575.37
Total Savings			\$87,438.09	\$58,938.09

2 Adults				
	Direct 10	HDHP	Yearly	Savings After
Salary	Tier 4	Tier 3	Savings	Deductible
\$56,090.00	\$22,105.12	\$16,053.76	\$6,051.37	\$3,051.37
\$56,410.00	\$22,105.12	\$16,053.76	\$6,051.37	\$3,051.37
\$57,070.00	\$22,105.12	\$16,053.76	\$6,051.37	\$4,551.37
\$57,500.00	\$22,105.12	\$16,053.76	\$6,051.37	\$3,051.37
\$59,940.00	\$22,105.12	\$16,053.76	\$6,051.37	\$3,051.37
\$63,620.00	\$21,039.82	\$15,501.76	\$5,538.05	\$4,038.05
\$68,130.00	\$20,507.16	\$15,225.77	\$5,281.40	\$2,281.40
\$73,130.00	\$19,708.18	\$14,811.77	\$4,896.41	\$1,896.41
\$78,130.00	\$19,441.86	\$14,673.78	\$4,768.08	\$3,268.08
\$83,380.00	\$19,175.53	\$14,535.78	\$4,639.75	\$1,639.75
\$89,999.00	\$18,642.88	\$14,259.78	\$4,383.09	\$1,383.09
Total Savings			\$59,763.62	\$31,263.62

Parent/Child				
	Direct 10	HDHP	Yearly	Savings After
Salary	Tier 4	Tier 3	Savings	Deductible
\$56,090.00	\$20,079.06	\$14,929.80	\$5,149.26	\$2,149.26
\$56,410.00	\$20,079.06	\$14,929.80	\$5,149.26	\$2,149.26
\$57,070.00	\$20,079.06	\$14,929.80	\$5,149.26	\$3,649.26
\$57,500.00	\$20,079.06	\$14,929.80	\$5,149.26	\$2,149.26
\$59,940.00	\$20,079.06	\$14,929.80	\$5,149.26	\$2,149.26
\$63,620.00	\$19,111.40	\$14,416.46	\$4,694.94	\$3,194.94
\$68,130.00	\$18,627.56	\$14,159.78	\$4,467.78	\$1,467.78
\$73,130.00	\$17,901.81	\$13,774.77	\$4,127.04	\$1,127.04
\$78,130.00	\$17,659.90	\$13,646.44	\$4,013.46	\$2,513.46
\$83,380.00	\$17,417.98	\$13,518.10	\$3,899.88	\$899.88
\$89,999.00	\$16,934.15	\$13,261.43	\$3,672.72	\$672.72
Total Savings			\$50,622.12	\$22,122.12

Single				
	Direct 10	HDHP	Yearly	Savings After
Salary	Tier 4	Tier 3	Savings	Deductible
\$56,090.00	\$10,255.75	\$7,614.92	\$2,640.83	\$1,140.83
\$56,410.00	\$10,255.75	\$7,614.92	\$2,640.83	\$1,140.83
\$57,070.00	\$10,255.75	\$7,614.92	\$2,640.83	\$1,890.83
\$57,500.00	\$10,255.75	\$7,614.92	\$2,640.83	\$1,140.83
\$59,940.00	\$10,255.75	\$7,614.92	\$2,640.83	\$1,140.83
\$63,620.00	\$9,722.99	\$7,338.85	\$2,384.14	\$1,634.14
\$68,130.00	\$9,456.60	\$7,200.82	\$2,255.79	\$755.79
\$73,130.00	\$9,057.03	\$6,993.76	\$2,063.27	\$563.27
\$78,130.00	\$8,923.84	\$6,924.75	\$1,999.09	\$1,249.09
\$83,380.00	\$8,790.65	\$6,855.73	\$1,934.92	\$434.92
\$89,999.00	\$8,790.65	\$6,855.73	\$1,934.92	\$434.92
Total Savings			\$25,776.28	\$11,526.28

Combined Savings from All Coverages **\$223,600.11**

Percent Savings to the Board 55.39%

Savings After Deductible to the Board **\$123,850.11**