

Dental and Vision Plan Contribution Rates

for Employee, Spouse, Dependent Child, Same-Sex Domestic Partner, and Sponsored Dependent Coverage

Effective January 1 – December 31, 2012

For eligible regular and term appointments of 50% to 100% FTE; includes faculty, A&P, Sr. A&P, CCS, auxiliary faculty, clinical instructor, intern, postdoctoral fellow, postdoctoral researcher, and visiting faculty

Coverage Level	Dental		Vision	
	Biweekly	Monthly	Biweekly	Monthly
Per Pay Contribution Rate				
Employee Only	\$1.58	\$3.43	\$0.54	\$1.17
Employee + Children	\$4.48	\$9.71	\$3.06	\$6.63
Employee + Spouse	\$6.60	\$14.29	\$4.50	\$9.75
Family	\$12.71	\$27.54	\$8.46	\$18.33

Coverage Level	Dental	Vision
Annual Employee Contribution Rate		
Employee Only	\$41.16	\$14.04
Employee + Children	\$116.52	\$79.56
Employee + Spouse	\$171.48	\$117.00
Family	\$330.48	\$219.96

Dental Plan ¹											
Coverage Level (for tax-qualified dependents)	SSDP Coverage Level	Before-Tax Deduction		+	After-Tax Deduction		=	Total Contribution from Pay		Additional Taxable Income ²	
		Biweekly	Monthly		Biweekly	Monthly		Biweekly	Monthly	Biweekly	Monthly
Employee Only	SSDP	\$1.58	\$3.43	+	\$5.01	\$10.86	=	\$6.60	\$14.29	\$8.18	\$17.72
	SSDP + SSDP's Child/ren	\$1.58	\$3.43	+	\$11.13	\$24.11	=	\$12.71	\$27.54	\$14.30	\$30.98
Employee + EE's Children	SSDP or SSDP + SSDP's Child/ren	\$4.48	\$9.71	+	\$8.23	\$17.83	=	\$12.71	\$27.54	\$8.23	\$17.83
Vision Plan ¹											
Coverage Level (for tax-qualified dependents)	SSDP Coverage Level	Before-Tax Deduction		+	After-Tax Deduction		=	Total Contribution from Pay		Additional Taxable Income ²	
		Biweekly	Monthly		Biweekly	Monthly		Biweekly	Monthly	Biweekly	Monthly
Employee	SSDP	\$0.54	\$1.17	+	\$3.96	\$8.58	=	\$4.50	\$9.75	\$0.54	\$1.17
	SSDP + SSDP's Child/ren	\$0.54	\$1.17	+	\$7.92	\$17.16	=	\$8.46	\$18.33	\$0.54	\$1.17
Employee + EE's Children	SSDP or SSDP + SSDP's Child/ren	\$3.06	\$6.63	+	\$5.40	\$11.70	=	\$8.46	\$18.33	\$0.00	\$0.00

¹ The university's contribution toward covering an employee's same-sex domestic partner and his or her children is the same as for covering a spouse and eligible children of the employee. However, you will pay **more in taxes** for covering a same-sex domestic partner and his or her children under the university's dental, and/or vision plans than you would for covering a spouse and your own eligible dependent children.

- The Internal Revenue Code requires taxation on benefits for same-sex domestic partners and the same-sex domestic partners' dependents. This means:
 - The portion of the **employee's contribution** for same-sex domestic partner health benefit coverage must be deducted from the employee's pay on an **after-tax basis**.
 - The portion of the **university's contribution** for same-sex domestic partner health benefit coverage must be counted as **taxable income** to the employee.
- Be sure to factor in the additional taxes you will pay when calculating your total cost for same-sex domestic partner health plan coverage.

² This amount has been determined to be the "fair market value" of the additional cost paid by the university when adding SSDP coverage to your existing coverage under the pre-tax plan (for tax-qualified dependents). Under current law, this value for providing health coverage to a SSDP and his or her child(ren) is considered taxable income to you. This is not a deduction from your paycheck; but additional income on which you will be taxed.