## **BEFORE TAX DEDUCTIONS**

Medical Deduction:

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\$	250.00	Kaiser - EE + 1 (Certificated/APSM)
\$	270.00	Aetna Value Network - EE + 1 (Certificated/APSM)
\$	360.00	Kaiser - EE + Family (Certificated/APSM)
\$	380.00	Aetna Value Network - EE + Family (Certificated/APSM)
\$	547.88	Kaiser - EE Only (Classified)
\$	609.98	Aetna Full Network - EE Only (Certificated/APSM)
\$	698.82	Aetna OAMC - EE Only (Certificated/APSM)
\$	739.91	Aetna Value Network - EE Only (Classified)
\$	1,066.04	Kaiser - EE + 1 (Classified)
\$	1,349.89	Aetna Full Network - EE Only (Classified)
\$	1,438.73	Aetna OAMC - EE Only (Classified)
\$	1,460.80	Kaiser - EE + Family (Classified)
\$	1,581.45	Aetna Full Network - EE + 1 (Certificated/APSM)
\$	1,590.73	Aetna Value Network - EE + 1 (Classified)
\$	1,708.25	Aetna OAMC - EE + 1 (Certificated/APSM)
\$	2,179.00	Aetna Full Network - EE + Family (Certificated/APSM)
\$	2,182.74	Aetna Value Network - EE + Family (Classified)
\$	2,353.40	Aetna OAMC - EE + Family (Certificated/APSM)
\$	2,902.18	Aetna Full Network - EE + 1 (Classified)
\$	3,028.98	Aetna OAMC - EE + 1 (Classified)
\$	3,982.10	Aetna Full Network - EE + Family (Classified)
\$	4,156.14	Aetna OAMC - EE + Family (Classified)
Dental Dedu	ction:	
\$	72.04	Dental - EE Only (Classified)
\$	77.25	Dental - EE + 1 (Certificated/APSM)
\$	149.29	Dental - EE + 1 (Classified)
\$	150.33	Dental - EE + Family (Certificated/APSM)
\$	222.37	Dental - EE + Family (Classified)

Vision Deduction:

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\$	6.25	Vision - EE + 1 (Certificated/APSM)			
\$	7.01	Vision - EE Only (Classified)			
\$	8.86	Vision - EE + Family (Certificated/APSM)			
\$	13.26	Vision - EE + 1 (Classified)			
\$	15.87	Vision - EE + Family (Classified)			
Prescription Deduction:					
\$	133.69	Rx - EE Only (Classified)			

- \$ 275.18 Rx EE + 1 (Classified)
- \$ 397.19 Rx EE + Family (Classified)

Med Eye Services Admin Fee EE

- \$ 1.50 Classified elected medical and electing vision
- \$ 1.50 Certificated/APSM opting out of medical and electing vision

PSEA Group 1 & 2 District Contribution was \$1,007.99 which included the Mandatory Life Insurance of \$2.08 as Employee Paid. This is now an Employer Paid Deduction, so the District Contribution has been reduced by \$2.08 changing the CFC max amount to \$1,005.91.

Café Plan Cash	CFC	District Contribution towards Health & Welfare Benefits -or-
		Opt Out Cash to Warrant
Café Plan Cash 2	CF2	Premuim Supplement towards Health & Welfare Benefits
Café Plan Cash 3	CF3	Hourly Teacher Stipend towards Health & Welfare Benefits

Maximum Cash Back for PSEA Group 1 Members: **\$290.40** Maximum Cash Back for PSEA Group 2 Members (formally SEIU): **\$350.00** 

## Excess Discretionaty funds if any will equal:

(CFC + CF2 or CF3) minus (All Before Tax Benefit Deductions including MES Admin Fee if EE paid)

## Example 1:

Café Cash	\$ 1,005.91	Aetna	\$ 739.91
Café Cash 2	\$ 135.00	Rx	\$ 133.69
Total Discretionary Funds	\$ 1,140.91	Dental	\$ 72.04
		Vision	\$ 7.01
		61MESE	\$ 1.50
		Total Benefit Deductions	\$ 954.15

Total Discretionary Funds\$ 1,140.91Total Benefit Deductions-\$ 954.15Excess Disrectionary Funds\$ 186.76 <-- Amount becomes taxable income</td>

## Example 2:

Patty Payroll (PSEA Group 1 Member) elected Kaiser - EE Only, Dental - EE Only, Vision - EE Only

Café Cash	\$	918.83	< Reduced to	Kaiser	\$ 547.88
Café Cash 2	\$	-	adjust for max	Rx	\$ -
Total Discretionary Funds	\$	918.83	cash back	Dental	\$ 72.04
				Vision	\$ 7.01
				61MESE	\$ 1.50
Total Benefit Deductions				\$ 628.43	

Total Discretionary Funds	\$ 918.83	
Total Benefit Deductions -	\$ 628.43	
Excess Disrectionary Funds	\$ 290.40 < Amount becomes taxable incon	าе

\*Gross Earnings will include any CFC, CF2, & CF3 amounts so they will no longer see a separate line item for the excess discretionary funds.