

2012 Health Plan Premiums
Duluth JPE Trust Comprehensive Medical Benefit Plan 3A

2012 Single Health Plan Premiums for Basic, Confidential, Fire, LELS, Police, & Supervisory Units		
	<u>Monthly</u>	<u>Per Paycheck*</u>
Total Single Premium	\$546.34	\$273.17
City pays 100% of the "Single" premium	(<u>\$546.34</u>)	(<u>\$273.17</u>)
	\$0	\$0
<i>Cafeteria Plan Contribution available to the employee</i>	\$304.00 ³	\$152.00 ³
<i>³Prorated for part-time employees; Confidential Unit employees receive \$320 monthly and \$160 per paycheck</i>		
2012 Family Health Plan Premiums for Basic, Fire, LELS, Police, & Supervisory Units		
	<u>Monthly</u>	<u>Per Paycheck*</u>
Total Family Premium	\$1,345.75	\$672.88
City pays 80% of the "Family" premium	(<u>\$1,076.60</u>)	(<u>\$538.30</u>)
	\$269.15	\$134.58
<i>Cafeteria Plan Contribution</i>	(<u>\$229.00</u>)	(<u>\$114.50</u>)
<i>Employee responsibility of the "Family" premium</i>	\$40.15	\$20.08
2012 Family Health Plan Premiums for Confidential Unit Only		
	<u>Monthly</u>	<u>Per Paycheck*</u>
Total Family Premium	\$1,345.75	\$672.88
City pays 80% of the "Family" premium	(<u>\$1,076.60</u>)	(<u>\$538.30</u>)
	\$269.15	\$134.58
<i>Cafeteria Plan Contribution</i>	(<u>\$245.00</u>)	(<u>\$122.50</u>)
<i>Employee responsibility of the "Family" premium</i>	\$24.15	\$12.08

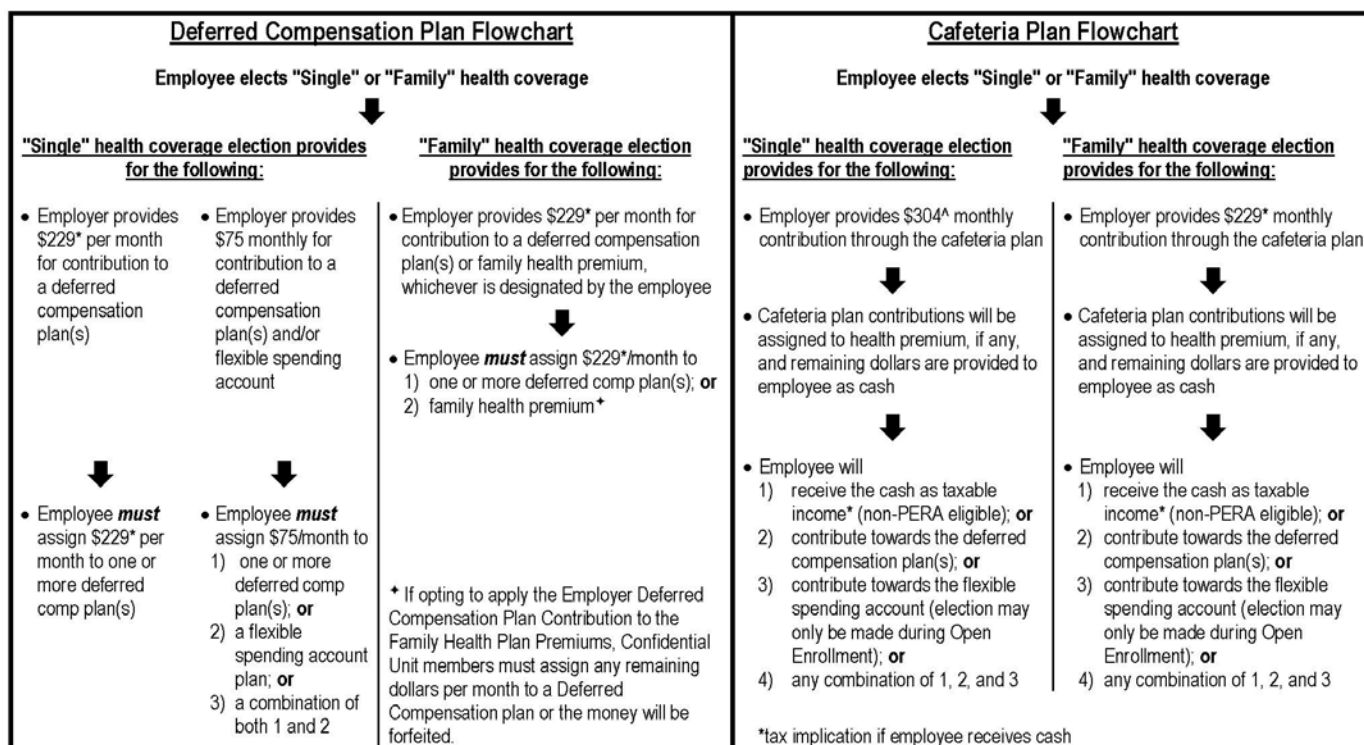
**Per Paycheck amounts for health premiums and cafeteria plan contributions are calculated using 24 pay periods; for months that contain a third paycheck (March and August in 2012), no premium deduction will be withheld from the employee's paycheck.*

Cafeteria Plan Flowchart

The chart below describes how the cafeteria plan arrangement will operate effective January 1, 2012. Please note that cafeteria plan contributions received as "cash" are considered taxable income and will be reported as such. Additionally, cafeteria plan contributions are not PERA-eligible earnings.

Current Through 2011 Employer Contribution Arrangement

2012 Cafeteria Plan Arrangement



*\$245 per month for Confidential Unit employees

^A\$320 per month for Confidential Unit employees

Note: Part-time employee benefits are prorated

If you are currently directing "employer contributions" towards a deferred compensation plan(s), these contributions end on your last paycheck in 2011. Employee deferred compensation plan contributions will continue to be deducted from your pay. It is your responsibility to determine what your 2012 deferred compensation plan paycheck contributions are and whether you need to complete an enrollment/change form to increase your employee contributions. On November 21 and 22, deferred compensation plan representatives will be available to meet with employees to answer questions. Refer to page 2 for meeting times and locations.