

# Professional Staff -- 2019/20 Medical Payments

Professional

The District will deduct this \$\$ for premium share each pay

Category	Yr Prem Share
Single	\$ 548.92
24-pay >>	\$22.87
EE+1Child	\$ 741.04
24-pay >>	\$30.88
EE+Children	\$ 988.06
24-pay >>	\$41.17
EE+Spouse	\$ 1,687.92
24-pay >>	\$70.33
Family	\$ 2,264.31
24-pay >>	\$94.35

HSA Calculations									
Total Deduct	BSSD HSA Deposit	Wellness HSA (opt)	EE pays deductible & coinsurance		Break Even HSA Deposit	OOP Max			
			You Owe Bal Of Deductible	Add'l 10% Coinsurance					
\$1,400	-\$600	-\$350	= \$450	+ 600	= \$1,050	\$2,000			
			\$18.75	+ \$25.00	= \$43.75				
\$2,800	-\$1,200	-\$350	= \$1,250	1200	= \$2,450	\$4,000			
			\$52.08	+ \$50.00	= \$102.08				
\$2,800	-\$1,200	-\$350	= \$1,250	1200	= \$2,450	\$4,000			
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			\$52.08	+ \$50.00	= \$102.08				

Deductibl

You must decide if you want optional deposits into HSA to cover all, part or none of deductible and coinsurance.

Put this amount in to cover deductible + co-insurance

To Maximize HSA to 2019 IRS limit:

IRS Max Into HSA	Max EE Deposit / Yr	
\$3,500	\$2,550	Per Yr
	\$106.25	24 pay
\$7,000	\$5,450	Per Yr
	\$227.08	24 pay
\$7,000	\$5,450	Per Yr
	\$227.08	24 pay
\$7,000	\$5,450	Per Yr
	\$227.08	24 pay

OR

IRS Max - BSSD contribution = Max EE deposit into HSA per tax year.

\*Note: These are Tax Year 2019 rates -- HSA max contribution is figured on a calendar year and includes both employer and employee deposits. It assumes you qualified for Wellness. For 2019 federal taxes, you must also consider what you have added since January 2019 if different from above! The max for calendar year 2019 is \$3,500 single & \$7,000 family - that includes BSSD contribution. For 2020 tax year the single combined max will be \$3,550 and \$7,100 family. At age 55, an additional \$1,000 catch up contribution is added

Dental  
Vision

Annual	EE Shr	Per 24Pay
\$ 648.00	\$ 48.00	\$ 2.00
\$ 90.91	\$ -	\$ -