# How to Calculate Employee Deductions:

**Example 1: Employee who starts insurance effective January 1**

- Monthly Health Premium: $348.56
- Monthly Employer Percentage % Contribution: 50% (174.28)
- Monthly Amount Employee is responsible for: $174.28

- Multiply $174.28 X 12 (months in the year) = $2091.36
- Divide by number of pay weeks in the year
  - Weekly: 52  $40.22 Amount of deduction
  - Bi-weekly: 26  $80.44 Amount of deduction
  - Semi-monthly: 24  $87.14 Amount of deduction
  - Monthly: 12  $174.28 Amount of deduction

**Example 2: Employee who starts insurance September 15**

- Monthly Health Premium: $993.42
- Monthly Employer Dollar Amount Contribution: $250.00
- Monthly Amount Employee is responsible for: $743.42

- Multiply $743.42 X 3.5 (months LEFT in the year) = $2601.97
- Divide by number of pay weeks LEFT in the year
  - Weekly: 15  $173.47 Amount of deduction
  - Bi-weekly: 7  $371.71 Amount of deduction
  - Semi-monthly: 6  $433.67 Amount of deduction
  - Monthly: 4  $650.50 Amount of deduction

**Example 3: Employee who starts insurance April 1**

- Monthly Health Premium: $348.56
- Monthly Employer No Contribution: $0.00

- Monthly Amount Employee is responsible for: $348.56

- Multiply $348.56 X 9 (months LEFT in the year) = $3137.04
- Divide by number of pay weeks LEFT in the year
  - Weekly: 39  $80.44 Amount of deduction
  - Bi-weekly: 19  $165.11 Amount of deduction
  - Semi-monthly: 18  $174.28 Amount of deduction
  - Monthly: 9  $348.56 Amount of deduction