

# 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

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## 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

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## 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

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