

PTF Bi-Weekly Deduction Costs for Dental and Vision Insurance (14 checks)

| Coverage level | Dental | | Vision | | Both | |
|----------------|-----------|-------------------|-----------|-----------------|-----------|-------------------|
| | bi-weekly | Annual | bi-weekly | Annual | bi-weekly | Annual |
| Single | \$26.93 | \$377.02 | \$6.47 | \$90.58 | \$33.40 | \$467.60 |
| 2-Person | \$47.53 | \$665.42 | \$12.26 | \$171.64 | \$59.79 | \$837.06 |
| Family | \$77.66 | \$1,087.24 | \$18.02 | \$252.28 | \$95.68 | \$1,339.52 |

| Illustration | | |
|-----------------|-------------------|-----------|
| Semester Salary | Approx. Take-Home | Max. Ded. |
| \$2,205 | \$179.16 | \$137.81 |

If a ptf teaches one 3 credit class per semester, s/he will gross a minimum of \$2,205 in the fall of 2010. For example, if a PTF has tax deductions equalling 35% of gross (many will have less than 35% in tax deductions), the ptf would have \$137.81 available per check for deductions to pay for insurance premiums or retirement contributions. Of course, everyone will have to make their own decisions about what level of voluntary deductions, if any, they can afford.