

Michigan Technological University
Domestic Partner Pre and Post Tax Monthly Rate Summary

| | Employee Pre-Tax | Employee Post-Tax | Employer Cost | Imputed Income | Total Cost |
|--|------------------|-------------------|---------------|----------------|------------|
| PPO | | | | | |
| Employee Only | \$100.00 | \$0.00 | \$533.41 | \$0.00 | \$633.41 |
| Employee + Spouse | \$200.00 | \$0.00 | \$1,130.15 | \$0.00 | \$1,330.15 |
| Employee + Child(ren) | \$185.00 | \$0.00 | \$1,018.47 | \$0.00 | \$1,203.47 |
| Family | \$285.00 | \$0.00 | \$1,615.22 | \$0.00 | \$1,900.22 |
| Employee + Domestic Partner | \$100.00 | \$100.00 | \$1,130.15 | \$596.74 | \$1,330.15 |
| Employee + Child(ren) (children are DP's) | \$100.00 | \$85.00 | \$1,018.47 | \$485.06 | \$1,203.47 |
| Employee + Domestic Partner Family (children are EE's) | \$185.00 | \$100.00 | \$1,615.22 | \$596.75 | \$1,900.22 |
| Employee + Domestic Partner Family (children are DP's) | \$100.00 | \$185.00 | \$1,615.22 | \$1,081.81 | \$1,900.22 |
| HDHP 1 | | | | | |
| Employee Only | \$4.00 | \$0.00 | \$505.02 | \$0.00 | \$509.02 |
| Employee + Spouse | \$8.00 | \$0.00 | \$1,060.95 | \$0.00 | \$1,068.95 |
| Employee + Child(ren) | \$6.00 | \$0.00 | \$961.14 | \$0.00 | \$967.14 |
| Family | \$12.00 | \$0.00 | \$1,515.07 | \$0.00 | \$1,527.07 |
| Employee + Domestic Partner | \$4.00 | \$4.00 | \$1,060.95 | \$555.93 | \$1,068.95 |
| Employee + Child(ren) (children are DP's) | \$4.00 | \$2.00 | \$961.14 | \$456.12 | \$967.14 |
| Employee + Domestic Partner Family (children are EE's) | \$6.00 | \$6.00 | \$1,515.07 | \$553.93 | \$1,527.07 |
| Employee + Domestic Partner Family (children are DP's) | \$4.00 | \$8.00 | \$1,515.07 | \$1,010.05 | \$1,527.07 |
| HDHP 2 | | | | | |
| Employee Only | -\$30.00 | \$0.00 | \$492.39 | \$0.00 | \$462.39 |
| Employee + Spouse | -\$60.00 | \$0.00 | \$1,031.01 | \$0.00 | \$971.01 |
| Employee + Child(ren) | -\$70.00 | \$0.00 | \$948.53 | \$0.00 | \$878.53 |
| Family | -\$90.00 | \$0.00 | \$1,477.16 | \$0.00 | \$1,387.16 |
| Employee + Domestic Partner | -\$30.00 | -\$30.00 | \$1,031.01 | \$538.62 | \$971.01 |
| Employee + Child(ren) (children are DP's) | -\$30.00 | -\$40.00 | \$948.53 | \$456.14 | \$878.53 |
| Employee + Domestic Partner Family (children are EE's) | -\$70.00 | -\$20.00 | \$1,477.16 | \$528.63 | \$1,387.16 |
| Employee + Domestic Partner Family (children are DP's) | -\$30.00 | -\$60.00 | \$1,477.16 | \$984.77 | \$1,387.16 |
| Dental 1 | | | | | |
| Employee Only | \$0.00 | \$0.00 | \$30.94 | \$0.00 | \$30.94 |
| Employee + Spouse | \$0.00 | \$0.00 | \$57.52 | \$0.00 | \$57.52 |
| Employee + Child(ren) | \$0.00 | \$0.00 | \$70.07 | \$0.00 | \$70.07 |
| Family | \$0.00 | \$0.00 | \$108.62 | \$0.00 | \$108.62 |
| Employee + Domestic Partner | \$0.00 | \$0.00 | \$57.52 | \$26.58 | \$57.52 |
| Employee + Child(ren) (children are DP's) | \$0.00 | \$0.00 | \$70.07 | \$39.13 | \$70.07 |
| Employee + Domestic Partner Family (children are EE's) | \$0.00 | \$0.00 | \$108.62 | \$38.55 | \$108.62 |
| Employee + Domestic Partner Family (children are DP's) | \$0.00 | \$0.00 | \$108.62 | \$77.68 | \$108.62 |
| Dental 2 | | | | | |
| Employee Only | \$0.00 | \$0.00 | \$28.54 | \$0.00 | \$28.54 |
| Employee + Spouse | \$0.00 | \$0.00 | \$53.00 | \$0.00 | \$53.00 |
| Employee + Child(ren) | \$0.00 | \$0.00 | \$56.13 | \$0.00 | \$56.13 |
| Family | \$0.00 | \$0.00 | \$89.04 | \$0.00 | \$89.04 |
| Employee + Domestic Partner | \$0.00 | \$0.00 | \$53.00 | \$24.46 | \$53.00 |
| Employee + Child(ren) (children are DP's) | \$0.00 | \$0.00 | \$56.13 | \$27.59 | \$56.13 |
| Employee + Domestic Partner Family (children are EE's) | \$0.00 | \$0.00 | \$89.04 | \$32.91 | \$89.04 |
| Employee + Domestic Partner Family (children are DP's) | \$0.00 | \$0.00 | \$89.04 | \$60.50 | \$89.04 |
| Vision | | | | | |
| Employee Only | \$0.00 | \$0.00 | \$10.64 | \$0.00 | \$10.64 |
| Employee + Spouse | \$0.00 | \$0.00 | \$23.41 | \$0.00 | \$23.41 |
| Employee + Child(ren) | \$0.00 | \$0.00 | \$28.74 | \$0.00 | \$28.74 |
| Family | \$0.00 | \$0.00 | \$36.19 | \$0.00 | \$36.19 |
| Employee + Domestic Partner | \$0.00 | \$0.00 | \$23.41 | \$12.77 | \$23.41 |
| Employee + Child(ren) (children are DP's) | \$0.00 | \$0.00 | \$28.74 | \$18.10 | \$28.74 |
| Employee + Domestic Partner Family (children are EE's) | \$0.00 | \$0.00 | \$36.19 | \$7.45 | \$36.19 |
| Employee + Domestic Partner Family (children are DP's) | \$0.00 | \$0.00 | \$36.19 | \$25.55 | \$36.19 |

Notes:

¹Employee + Domestic Partner applies to an employee who would otherwise purchase single coverage, but due to the election to

²Employee + Child(ren) (children are DP's) & Employee + Domestic Partner Family (children are DP's) apply to an employee who

³Employee + Domestic Partner Family (children are EE's) applies to an employee who would otherwise purchase employee +

Aon recommends that you consult your tax advisor on the above analysis