



A Central Oregon Credit Company COMPANY

Explanation of Insurance Costs 2019

All Insurance becomes effective the 1st of the month 30 days after your date of hire.

The longer you stay with LFS, the less you pay in premium.

	Employee Portion			Employee Portion		Employee Portion	
	Plan A	New Hire		2-4 Years		5+ Years	
Medical	Total Premium	Per Month	Pay Period	Per Month	Pay Period	Per Month	Pay Period
Employee	\$ 624.99	\$180.00	\$90.00	\$150.00	\$75.00	\$120.00	\$60.00
EE & Spouse	\$ 1,531.39	\$630.00	\$315.00	\$580.00	\$290.00	\$530.00	\$265.00
EE & Child(ren)	\$ 1,225.10	\$520.00	\$260.00	\$470.00	\$235.00	\$420.00	\$210.00
EE & Family	\$ 2,041.86	\$740.00	\$370.00	\$690.00	\$345.00	\$640.00	\$320.00

	Plan B	New Hire		2-4 Years		5+ Years	
Medical	Total Premium	Per Month	Pay Period	Per Month	Pay Period	Per Month	Pay Period
Employee	\$ 450.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EE & Spouse	\$ 1,103.17	\$530.00	\$265.00	\$485.00	\$242.50	\$435.00	\$217.50
EE & Child(ren)	\$ 882.54	\$430.00	\$215.00	\$385.00	\$192.50	\$335.00	\$167.50
EE & Family	\$ 1,470.87	\$630.00	\$315.00	\$585.00	\$292.50	\$535.00	\$267.50

	New Hire		2-4 Years		5+ Years	
Dental	Per Month	Pay Period	Per Month	Pay Period	Per Month	Pay Period
Employee	\$10.00	\$5.00	\$5.00	\$2.50	\$0.00	\$0.00
EE & Spouse	\$40.00	\$20.00	\$20.00	\$10.00	\$10.00	\$5.00
EE & Child(ren)	\$45.00	\$22.50	\$22.50	\$11.25	\$11.30	\$5.65
EE & Family	\$70.00	\$35.00	\$35.00	\$17.50	\$17.50	\$8.75

	New Hire		2-4 Years		5+ Years	
Vision	Per Month	Pay Period	Per Month	Pay Period	Per Month	Pay Period
Employee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
EE & Spouse	\$7.50	\$3.75	\$4.25	\$2.13	\$0.00	\$0.00
EE & Child(ren)	\$7.50	\$3.75	\$4.25	\$2.13	\$0.00	\$0.00
EE & Family	\$12.00	\$6.00	\$6.00	\$3.00	\$0.00	\$0.00

Payroll Deduct * Medical/Dental payroll deductions will be taken out twice a month, if there is a third payroll in a month, no deductions will be taken on that payroll.

125C * Medical/Dental payroll deductions can be taken out pre-tax, which is a tax savings for you. Note: if you have premiums taken out pre-tax you are unable to drop the insurance until open enrollment unless you have a qualifying change in status.