



I'm in the TRS-Active Care Health Plan!

How can I save money on my premium?

You can save *20% or more by putting your premium through your "Cafeteria Plan"

How much less would my premium be inside my Cafeteria Plan?

If you have:

	<u>TRS-I</u>	<u>TRS-II</u>	<u>TRS-III</u>
	EE InPlan	EE In Plan	EE In Plan
	<u>Cost Savings</u>	<u>Cost Savings</u>	<u>CostSavings</u>
Employee Only	\$0 \$0	\$7 \$18+	\$91 \$35+
EE/Spouse	\$231 \$63+	\$409 \$99+	\$599 \$137+
EE/Child(ren)	\$69 \$31+	\$194 \$56+	\$327 \$82+
EE/Family	\$285 \$74+	\$481 \$113+	\$689 \$154+

*Most of you will be in the 28% Tax Bracket. We have used 20% to be more conservative on how much you will save. Why are the % savings larger than the Employee (EE) cost? The \$83.33 TRS Supplemental income is applied along with the EE Cost, (ie. TRS-II; EE Cost \$7 + \$83.33 = \$90.33 x 20% = \$18.06 savings).

I think you will agree that if you are in the new TRS-Active Care Program you should save money on your premiums by utilizing your Cafeteria Plan. *You may also have other items eligible to put into your Cafeteria Plan...ask about how other items may save you even more money!*

For more information contact your payroll department or you may call your Cafeteria Plan Administrator:

Roger D. Shires, CLU, ChFC or Jerry Jo Shires
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