

This is a business with 3 employees, with varying types of coverage and varying employee family income levels.

Employee A: For employee-only coverage
(Annual family income \$14,355-\$19,140)
Monthly Premium: \$346.00
Employer contribution: \$173.00
Employer Premium Incentive: \$73.00*
Net Employer portion: \$100.00
Employee contribution: \$173.00
Employee Premium Assistance: \$102.20*
Net Employee Portion: \$70.80
Employee B: For employee + spouse coverage
(Annual family income \$32,075-\$38,490)
Monthly Premium: \$692.00
Employer contribution: \$173.00
Employer Premium Incentive: \$73.00*
Net Employer portion: \$100.00
Employee contribution: \$519.00
Employee Premium Assistance: \$175.20*
Net Employee Portion: \$343.80
<i>Employee C: For employee + family (2 children)</i>
<i>(Annual family income \$29,025- \$38,700)</i>
Monthly Premium: \$899.00
Employer contribution: \$173.00
Employer Premium Incentive: \$73.00*
Net Employer portion: \$100.00
Employee contribution: \$726.00
Employee Premium Assistance: \$490.40*
Net Employee Portion: \$235.60

*Amounts are capped at the 2007 levels.

Qualified Association Plans and Premium Assistance and Incentive Payments:

In addition to the 2 plans offered through Insure Montana, an employer can choose coverage through a qualified association health plan and receive employer premium incentive and employee premium assistance payments. An association health plan must have been approved by Insure Montana in order to qualify.