

Proration of Premium for Part-Time Employees

- The FEHB premiums for a part-time employee are higher than those listed in the “Guide to Federal Employees Health Benefits Plans,” which shows the rate for full-time employees only.
- Part-time employees must pay a **prorated share** of the Government contribution, in addition to the full-time employee share.
- The percentage of Government share is based on the established part-time tour of duty; i.e., the bi-weekly hours per pay period that is reflected on the SF-50B, Notification of Personnel Action.
- The lower the number of scheduled hours, the greater the employee premium will be.

Example of FEHB part-time premium formula for a 64-hour per pay period employee:

Hours scheduled to work during pay period divided by hours worked by a full-time employee:

$$64/80 = .80$$

$$\text{Subtract from 1.00: } 1.00 - .80 = .20$$

$$\text{Multiply by government contribution: } .20 \times \$352.26^* = \$70.45$$

$$\text{Add to employee full-time premium: } \$164.58^{**} + \$70.45 = \$235.03$$

$$\text{Part-time premium: } \$235.03$$

Example of FEHB part-time premium formula for a 40-hour per pay period employee:

$$40/80 = .50$$

$$1.00 - .50 = .50$$

$$.50 \times \$352.26^* = \$176.13$$

$$\$164.58^{**} + \$176.13 = \$340.71$$

$$\text{Part-time premium: } \$340.71$$

*Government share for 2009, example shown is for BCBS Standard, enrollment code 105

**Employee share for 2009, example shown is for BCBS Standard, enrollment code 105

Find Employee and Government share of premiums for your health plan under nonpostal rates: <http://www.opm.gov/insure/health/rates/index.asp>