

APR - 2 2015

From: Peggy Snyder <peggy@prospectsierra.org>
Sent: Wednesday, April 01, 2015 3:39 PM
To: Notice Comments
Subject: Comment on Cadillac Tax Implementation: Proposed Statutory Dollar Limits

As with all imposed national limits, I worry about the uneven cost of living (and therefore premium costs) in certain areas. For instance, the cost of living in the San Francisco Bay Area (California) is much higher than the national average and drive our insurance premiums. We have what I would consider a good but not overly generous plan. If I do a quick calculation on our current employee only premium (\$8,193) and multiple it by 10% a year (unfortunately, not unrealistic), by 2018 the premium will be \$10,905, which is in excess of your proposed limit. Our family coverage (currently at \$23,760) would be over \$30,000, again in excess of your proposed limits.

As a school, we have an aging teacher population and do not age band, which would add another administrative burden should we be required to age band.

Thanks for your consideration.

Peggy

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Business Officer

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