



ETFO THAMES VALLEY TEACHER LOCAL

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**Elementary Benefit Premium Rates
Pro-rated Based on Teaching FTE**

PRO-RATING CALCULATION

Employee's FTE	Percentage ELHT Pays	Percentage Employee Pays
1.00	100	0
0.90	90	10
0.80	80	20
0.75	75	25
0.70	70	30
0.60	60	40
0.50	50	50
0.40	40	60
0.25	25	75
0.22	22	78
0.10	10	90