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:
  \[
  \frac{64}{80} = .80
  \]
- Subtract from 1.00: 1.00 - .80 = .20
- Multiply by government contribution: \( .20 \times \$352.26^* = \$70.45 \)
- Add to employee full-time premium: \( \$164.58^{**} + \$70.45 = \$235.03 \)
- Part-time premium: \$235.03

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

- \( \frac{40}{80} = .50 \)
- 1.00 - .50 = .50
- \( .50 \times \$352.26^* = \$176.13 \)
- \( \$164.58^{**} + \$176.13 = \$340.71 \)
- 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