



MEDICAL BENEFITS INSURANCE PREMIUMS 2018

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IDB MEDICAL BENEFITS PROGRAM

BASIC PREMIUM FOR INTERNATIONAL ACTIVE STAFF

EFFECTIVE: JANUARY 1, 2018

LAST SALARY		COVERAGE CATEGORIES				
		SINGLE	MARRIED (NO CHILDREN)	MARRIED (1-2 CHILDREN)	MARRIED (3+ CHILDREN)	SINGLE PARENT
\$0	\$19,999	\$75.02	\$135.18	\$168.81	\$171.43	\$135.18
\$20,000	\$29,999	\$96.41	\$173.76	\$216.64	\$220.28	\$173.76
\$30,000	\$39,999	\$139.01	\$251.21	\$313.05	\$318.19	\$251.21
\$40,000	\$49,999	\$156.01	\$283.06	\$356.12	\$361.63	\$283.06
\$50,000	\$59,999	\$166.19	\$299.50	\$381.62	\$387.13	\$299.50
\$60,000	\$69,999	\$178.43	\$318.10	\$407.97	\$418.24	\$318.10
\$70,000	\$79,999	\$192.91	\$337.34	\$437.02	\$455.89	\$337.34
\$80,000	\$89,999	\$208.23	\$357.80	\$468.31	\$500.36	\$357.80
\$90,000	\$99,999	\$223.18	\$378.54	\$499.98	\$545.85	\$378.54
\$100,000	\$109,999	\$238.31	\$399.18	\$531.47	\$592.00	\$399.18
\$110,000	\$119,999	\$253.64	\$420.02	\$563.14	\$616.20	\$420.02
\$120,000	\$129,999	\$268.86	\$440.66	\$594.62	\$616.20	\$440.66
\$130,000	\$139,999	\$284.00	\$461.21	\$616.20	\$616.20	\$461.21
\$140,000	\$149,999	\$299.13	\$481.95	\$616.20	\$616.20	\$481.95
\$150,000	\$159,999	\$314.26	\$502.69	\$616.20	\$616.20	\$502.69
\$160,000	\$169,999	\$329.49	\$523.06	\$616.20	\$616.20	\$523.06
\$170,000	\$500,000	\$344.91	\$538.19	\$616.20	\$616.20	\$538.19

Applicable to staff while on active service.

Applicable to staff on long term disability.

Regulated by Staff Rule PE-375: Medical Benefits Program.

Amounts in US dollars

IDB MEDICAL BENEFITS PROGRAM

BASIC PREMIUM FOR INTERNATIONAL ACTIVE STAFF ON LEAVE WITHOUT PAY

EFFECTIVE: JANUARY 1, 2018

LAST SALARY		COVERAGE CATEGORIES				
		SINGLE	MARRIED (NO CHILDREN)	MARRIED (1-2 CHILDREN)	MARRIED (3+ CHILDREN)	SINGLE PARENT
\$0	\$19,999	\$225.05	\$405.54	\$506.43	\$514.28	\$405.54
\$20,000	\$29,999	\$289.23	\$521.28	\$649.92	\$660.85	\$521.28
\$30,000	\$39,999	\$417.03	\$753.62	\$939.15	\$954.57	\$753.62
\$40,000	\$49,999	\$468.03	\$849.19	\$1,068.35	\$1,084.89	\$849.19
\$50,000	\$59,999	\$498.58	\$898.51	\$1,144.86	\$1,161.40	\$898.51
\$60,000	\$69,999	\$535.30	\$954.29	\$1,223.90	\$1,254.72	\$954.29
\$70,000	\$79,999	\$578.74	\$1,012.02	\$1,311.06	\$1,367.67	\$1,012.02
\$80,000	\$89,999	\$624.70	\$1,073.40	\$1,404.94	\$1,501.07	\$1,073.40
\$90,000	\$99,999	\$669.54	\$1,135.61	\$1,499.95	\$1,637.56	\$1,135.61
\$100,000	\$109,999	\$714.94	\$1,197.55	\$1,594.40	\$1,776.01	\$1,197.55
\$110,000	\$119,999	\$760.91	\$1,260.05	\$1,689.41	\$1,848.59	\$1,260.05
\$120,000	\$129,999	\$806.59	\$1,321.99	\$1,783.85	\$1,848.59	\$1,321.99
\$130,000	\$139,999	\$851.99	\$1,383.64	\$1,848.59	\$1,848.59	\$1,383.64
\$140,000	\$149,999	\$897.39	\$1,445.86	\$1,848.59	\$1,848.59	\$1,445.86
\$150,000	\$159,999	\$942.79	\$1,508.08	\$1,848.59	\$1,848.59	\$1,508.08
\$160,000	\$169,999	\$988.48	\$1,569.18	\$1,848.59	\$1,848.59	\$1,569.18
\$170,000	\$500,000	\$1,034.72	\$1,614.58	\$1,848.59	\$1,848.59	\$1,614.58

Applicable to staff while on leave of absence.

Regulated by Staff Rule PE-375: Medical Benefits Program.

Amounts in US dollars

IDB MEDICAL BENEFITS PROGRAM

BASIC PREMIUM FOR NATIONAL ACTIVE STAFF

EFFECTIVE: JANUARY 1, 2018

CONCEPT	COVERAGE CATEGORIES				
	SINGLE	MARRIED (NO CHILDREN)	MARRIED (1-2 CHILDREN)	MARRIED (3+ CHILDREN)	SINGLE PARENT
RATE	2.40%	4.50%	4.80%	5.00%	4.50%
MINIMUM (USD\$)	\$22.42	\$40.36	\$44.84	\$50.45	\$40.36
MAXIMUM (USD\$)	\$89.68	\$151.34	\$162.55	\$184.97	\$140.13

Fixed percentage of basic monthly salary.

Applicable to staff while on active service.

Regulated by Staff Rule PN-8.03: Medical Benefits Program.

Amounts in US dollars

IDB MEDICAL BENEFITS PROGRAM

BASIC PREMIUM FOR NATIONAL ACTIVE STAFF ON LEAVE WITHOUT PAY

EFFECTIVE: JANUARY 1, 2018

CONCEPT	COVERAGE CATEGORIES				
	SINGLE	MARRIED (NO CHILDREN)	MARRIED (1-2 CHILDREN)	MARRIED (3+ CHILDREN)	SINGLE PARENT
RATE	7.20%	13.50%	14.40%	15.00%	13.50%
MINIMUM (USD\$)	\$67.26	\$121.07	\$134.52	\$151.34	\$121.07
MAXIMUM (USD\$)	\$269.05	\$454.02	\$487.65	\$554.91	\$420.39

Fixed percentage of basic monthly salary.

Applicable to staff while on leave of absence.

Regulated by Staff Rule PN-8.03: Medical Benefits Program.

Amounts in US dollars

IDB MEDICAL BENEFITS PROGRAM

BASIC PREMIUM FOR INTERNATIONAL RETIREES

Applicable to retirees who were hired before January 1, 2015 and have fulfilled vesting criteria

EFFECTIVE: JANUARY 1, 2018

LAST SALARY (ADJUSTED)		COVERAGE CATEGORIES				
		SINGLE	MARRIED (NO CHILDREN)	MARRIED (1-2 CHILDREN)	MARRIED (3+ CHILDREN)	SINGLE PARENT
\$0	\$9,999	\$48.88	\$88.29	\$110.25	\$112.05	\$88.29
\$10,000	\$19,999	\$81.42	\$147.02	\$183.62	\$186.51	\$147.02
\$20,000	\$29,999	\$146.75	\$265.13	\$330.65	\$335.97	\$265.13
\$30,000	\$39,999	\$188.32	\$341.40	\$428.79	\$435.47	\$341.40
\$40,000	\$49,999	\$203.51	\$366.79	\$467.28	\$473.96	\$366.79
\$50,000	\$59,999	\$222.48	\$395.44	\$508.22	\$523.30	\$395.44
\$60,000	\$69,999	\$245.61	\$425.53	\$554.57	\$586.02	\$425.53
\$70,000	\$79,999	\$268.93	\$456.88	\$602.64	\$609.88	\$456.88
\$80,000	\$89,999	\$292.15	\$488.51	\$609.88	\$609.88	\$488.51
\$90,000	\$99,999	\$315.20	\$520.14	\$609.88	\$609.88	\$520.14
\$100,000	\$109,999	\$338.33	\$532.61	\$609.88	\$609.88	\$532.61
\$110,000	\$119,999	\$382.06	\$532.61	\$609.88	\$609.88	\$532.61
\$120,000	\$129,999	\$382.06	\$532.61	\$609.88	\$609.88	\$532.61
\$130,000	\$139,999	\$382.06	\$532.61	\$609.88	\$609.88	\$532.61
\$140,000	\$500,000	\$382.06	\$532.61	\$609.88	\$609.88	\$532.61

Applicable to retirees who were hired before January 1, 2015 and have fulfilled the corresponding vesting criteria.

Regulated by Staff Rule PE-375: Medical Benefits Program.

Amounts in US dollars.

IDB MEDICAL BENEFITS PROGRAM

BASIC PREMIUM FOR NON-VESTED INTERNATIONAL RETIREES

Applicable to retirees who were hired on or before January 1, 2015 and have not fulfilled vesting criteria

EFFECTIVE: JANUARY 1, 2018

LAST SALARY (ADJUSTED)		COVERAGE CATEGORIES				
		SINGLE	MARRIED (NO CHILDREN)	MARRIED (1-2 CHILDREN)	MARRIED (3+ CHILDREN)	SINGLE PARENT
\$0	\$9,999	\$146.65	\$264.87	\$330.75	\$336.15	\$264.87
\$10,000	\$19,999	\$244.25	\$441.06	\$550.85	\$559.54	\$441.06
\$20,000	\$29,999	\$440.25	\$795.39	\$991.95	\$1,007.92	\$795.39
\$30,000	\$39,999	\$564.97	\$1,024.19	\$1,286.36	\$1,306.40	\$1,024.19
\$40,000	\$49,999	\$610.52	\$1,100.37	\$1,401.84	\$1,421.88	\$1,100.37
\$50,000	\$59,999	\$667.45	\$1,186.32	\$1,524.65	\$1,569.90	\$1,186.32
\$60,000	\$69,999	\$736.84	\$1,276.60	\$1,663.72	\$1,758.06	\$1,276.60
\$70,000	\$79,999	\$806.78	\$1,370.65	\$1,807.93	\$1,829.63	\$1,370.65
\$80,000	\$89,999	\$876.46	\$1,465.54	\$1,829.63	\$1,829.63	\$1,465.54
\$90,000	\$99,999	\$945.59	\$1,560.43	\$1,829.63	\$1,829.63	\$1,560.43
\$100,000	\$109,999	\$1,014.98	\$1,597.84	\$1,829.63	\$1,829.63	\$1,597.84
\$110,000	\$119,999	\$1,146.18	\$1,597.84	\$1,829.63	\$1,829.63	\$1,597.84
\$120,000	\$129,999	\$1,146.18	\$1,597.84	\$1,829.63	\$1,829.63	\$1,597.84
\$130,000	\$139,999	\$1,146.18	\$1,597.84	\$1,829.63	\$1,829.63	\$1,597.84
\$140,000	\$500,000	\$1,146.18	\$1,597.84	\$1,829.63	\$1,829.63	\$1,597.84

Applicable to retirees who were hired **on or before** January 1, 2015 and have not fulfilled vesting criteria before pension commencement.

Regulated by Staff Rule PE-375: Medical Benefits Program.

Amounts in US dollars.

IDB MEDICAL BENEFITS PROGRAM

BASIC PREMIUM FOR INTERNATIONAL RETIREES UNDER A PROGRESSIVE VESTING SCHEDULE

Applicable to retirees who were hired after January 1, 2015

EFFECTIVE: JANUARY 1, 2018

TABLE A

LAST SALARY (ADJUSTED)		COVERAGE CATEGORIES				
		SINGLE	MARRIED (NO CHILDREN)	MARRIED (1-2 CHILDREN)	MARRIED (3+ CHILDREN)	SINGLE PARENT
\$0	\$9,999	\$48.88	\$88.29	\$110.25	\$112.05	\$88.29
\$10,000	\$19,999	\$81.42	\$147.02	\$183.62	\$186.51	\$147.02
\$20,000	\$29,999	\$146.75	\$265.13	\$330.65	\$335.97	\$265.13
\$30,000	\$39,999	\$188.32	\$341.40	\$428.79	\$435.47	\$341.40
\$40,000	\$49,999	\$203.51	\$366.79	\$467.28	\$473.96	\$366.79
\$50,000	\$59,999	\$222.48	\$395.44	\$508.22	\$523.30	\$395.44
\$60,000	\$69,999	\$245.61	\$425.53	\$554.57	\$586.02	\$425.53
\$70,000	\$79,999	\$268.93	\$456.88	\$602.64	\$609.88	\$456.88
\$80,000	\$89,999	\$292.15	\$488.51	\$609.88	\$609.88	\$488.51
\$90,000	\$99,999	\$315.20	\$520.14	\$609.88	\$609.88	\$520.14
\$100,000	\$109,999	\$338.33	\$532.61	\$609.88	\$609.88	\$532.61
\$110,000	\$119,999	\$382.06	\$532.61	\$609.88	\$609.88	\$532.61
\$120,000	\$129,999	\$382.06	\$532.61	\$609.88	\$609.88	\$532.61
\$130,000	\$139,999	\$382.06	\$532.61	\$609.88	\$609.88	\$532.61
\$140,000	\$500,000	\$382.06	\$532.61	\$609.88	\$609.88	\$532.61

TABLE B

Applicable to retired staff who were hired **after** January 1, 2015.

Premium for retirees under a progressive vesting schedule is equal to basic premium established in Table A multiplied by a progressive vesting factor which is a component linked to the years of participation in the Medical Program before pension commencement as shown in Table B.

Regulated by Staff Rule PE-375: Medical Benefits Program.

Amounts in US dollars

YEARS	PROGRESSIVE VESTING FACTOR	YEARS	PROGRESSIVE VESTING FACTOR
5	2.40	13	1.65
6	2.31	14	1.56
7	2.21	15	1.47
8	2.12	16	1.37
9	2.03	17	1.28
10	1.93	18	1.19
11	1.84	19	1.09
12	1.75	20	1.00

IDB MEDICAL BENEFITS PROGRAM

BASIC PREMIUM FOR NATIONAL RETIREES

Applicable to retirees who were hired before January 1, 2015 and have not fulfilled vesting criteria

EFFECTIVE: JANUARY 1, 2018

CONCEPT	COVERAGE CATEGORIES				
	SINGLE	MARRIED (NO CHILDREN)	MARRIED (1-2 CHILDREN)	MARRIED (3+ CHILDREN)	SINGLE PARENT
RATE	3.70%	6.40%	7.60%	8.00%	6.40%
MINIMUM (USD\$)	\$52.94	\$88.23	\$111.76	\$135.29	\$88.23
MAXIMUM (USD\$)	\$117.65	\$188.23	\$205.88	\$223.53	\$188.23

Applicable to retirees who have fulfilled the corresponding vesting criteria.

The premium cannot exceed 8.5% of the pension prior to commutation.

The individual premiums are calculated by multiplying the percentage corresponding to each category by the higher of 50% of the last basic monthly salary or 100% of the pension, prior to commutation and subject to the relevant minimums and maximums.

Regulated by Staff Rule PN-8.03: Medical Benefits Program.

Amounts in US dollars.

IDB MEDICAL BENEFITS PROGRAM

BASIC PREMIUM FOR NON-VESTED NATIONAL RETIREES

Applicable to retirees who were hired on or before January 1, 2015 and have not fulfilled vesting criteria

EFFECTIVE: JANUARY 1, 2018

CONCEPT	COVERAGE CATEGORIES				
	SINGLE	MARRIED (NO CHILDREN)	MARRIED (1-2 CHILDREN)	MARRIED (3+ CHILDREN)	SINGLE PARENT
RATE	11.10%	19.20%	22.80%	24.00%	19.20%
MINIMUM (USD\$)	\$158.82	\$264.70	\$335.29	\$405.88	\$264.70
MAXIMUM (USD\$)	\$352.94	\$564.70	\$617.64	\$670.58	\$564.70

Applicable to retired staff who were hired **on or before** January 1, 2015 and have not fulfilled vesting criteria before pension commencement.

The individual premiums are calculated by multiplying the percentage corresponding to each category by the higher of 50% of the last basic monthly salary or 100% of the pension, prior to commutation and subject to the relevant minimums and maximums.

Regulated by Staff Rule PN-8.03: Medical Benefits Program.

Amounts in US dollars.

IDB MEDICAL BENEFITS PROGRAM

BASIC PREMIUM FOR NATIONAL RETIREES UNDER A PROGRESSIVE VESTING SCHEDULE

Applicable to retirees who were hired after January 1, 2015

EFFECTIVE: JANUARY 1, 2018

TABLE A

CONCEPT	COVERAGE CATEGORIES				
	SINGLE	MARRIED (NO CHILDREN)	MARRIED (1-2 CHILDREN)	MARRIED (3+ CHILDREN)	SINGLE PARENT
RATE	3.70%	6.40%	7.60%	8.00%	6.40%
MINIMUM (USD\$)	\$52.94	\$88.23	\$111.76	\$135.29	\$88.23
MAXIMUM (USD\$)	\$117.65	\$188.23	\$205.88	\$223.53	\$188.23

TABLE B

YEARS	PROGRESSIVE VESTING FACTOR
5	2.40
6	2.31
7	2.21
8	2.12
9	2.03
10	1.93
11	1.84
12	1.75
13	1.65
14	1.56
15	1.47
16	1.37
17	1.28
18	1.19
19	1.09
20	1.00

Applicable to retired staff who were hired after January 1, 2015.

The individual premiums in Table A are calculated by multiplying the percentage corresponding to each category by the higher of 50% of the last basic monthly salary or 100% of the pension, prior to commutation and subject to the relevant minimums and maximums.

Premium for retirees under a progressive vesting schedule is equal to basic premium established in Table A multiplied by a progressive vesting factor which is a component linked to the years of participation in the Medical Program before pension commencement as shown in Table B.

Regulated by Staff Rule PN-8.03: Medical Benefits Program.

Amounts in US dollars.

IDB MEDICAL BENEFITS PROGRAM

INTERNATIONAL ACTIVE OR RETIRED STAFF PARENT MEDICAL COVERAGE MONTHLY COST

EFFECTIVE: JANUARY 1, 2018

PARENT MEDICAL COVERAGE COST:	
Dependent parents enrolled before January 1, 2016	\$613.80
Dependent parents enrolled on or after January 1, 2016	\$1,227.60

Regulated by Staff Rule PE-375: Medical Benefits Program.

Amounts in US dollars.

IDB MEDICAL BENEFITS PROGRAM

NATIONAL ACTIVE OR RETIRED STAFF PARENT MEDICAL COVERAGE MONTHLY COST

EFFECTIVE: JANUARY 1, 2018

PARENT MEDICAL COVERAGE COST:	
Dependent parents enrolled before January 1, 2016	\$306.90
Dependent parents enrolled on or after January 1, 2016	\$613.80

Regulated by Staff Rule PN-8.03: Medical Benefits Program.

Amounts in US dollars.