

Hypothetical Calculations of Salary and Health Insurance Compensation and Costs at Different Points
in a Teacher's Career

Starting salary, B.A. only, "employee only" insurance

		Starting Salary	Employer Insurance	Total	Employee Insurance	
Midland	TX	\$ 49,050	\$ 4,500	\$ 53,550	\$ -	\$ 53,550
El Paso	TX	\$ 44,940	\$ 4,092	\$ 49,032	\$ -	\$ 49,032
Clark County (3/16)	NV	\$ 40,000	\$ 7,006	\$ 47,006	\$ -	\$ 47,006
Salt Lake City	UT	\$ 39,954	\$ 4,138	\$ 44,092	\$ 429	\$ 43,663
Denver	CO	\$ 39,851	\$ 3,709	\$ 43,560	\$ -	\$ 43,560
Durango	CO	\$ 36,600	\$ 5,640	\$ 42,240	\$ 300	\$ 41,940
Clark County (8/15)	NV	\$ 34,637	\$ 7,006	\$ 41,643	\$ -	\$ 41,643
Flagstaff	AZ	\$ 34,655	\$ 5,636	\$ 40,291	\$ 389	\$ 39,902
New Mexico (Level 1)	NM	\$ 34,000	\$ 3,391	\$ 37,391	\$ 1,899	\$ 35,492
Colorado Springs	CO	\$ 32,206	\$ 3,913	\$ 36,119	\$ 1,304	\$ 34,814

Five years of experience, B.A. only, "employee + spouse" insurance

		5 Years	Employer Insurance	Total	Employee Insurance	
Salt Lake City	UT	\$ 46,534	\$ 8,760	\$ 55,294	\$ 1,751	\$ 53,544
Midland	TX	\$ 50,750	\$ 4,500	\$ 55,250	\$ 4,536	\$ 50,714
Clark County (3/16)	NV	\$ 45,284	\$ 7,006	\$ 52,290	\$ 2,730	\$ 49,560
El Paso	TX	\$ 47,483	\$ 5,220	\$ 52,703	\$ 5,748	\$ 46,955
New Mexico (Level 2)	NM	\$ 40,000	\$ 7,478	\$ 47,478	\$ 3,988	\$ 43,490
Clark County (8/15)	NV	\$ 38,985	\$ 7,006	\$ 45,991	\$ 2,730	\$ 43,261
Colorado Springs	CO	\$ 37,615	\$ 8,657	\$ 46,272	\$ 2,886	\$ 43,386
Denver	CO	\$ 40,833	\$ 5,066	\$ 45,899	\$ 3,651	\$ 42,248
Durango	CO	\$ 38,200	\$ 6,012	\$ 44,212	\$ 5,904	\$ 38,308
Flagstaff	AZ	\$ 36,405	\$ 5,636	\$ 42,041	\$ 9,318	\$ 32,724

In Durango, CO salaries for BA holders cap at 4 years (38,200).

Ten years of experience, M.A. only, "employee + family" insurance

		10 Years	Employer Insurance	Total	Employee Insurance	
Salt Lake City	UT	\$ 60,250	\$ 13,248	\$ 73,498	\$ 3,084	\$ 70,414
Clark County (3/16)	NV	\$ 66,420	\$ 7,006	\$ 73,426	\$ 5,720	\$ 67,706
Denver	CO	\$ 56,638	\$ 5,066	\$ 61,704	\$ 3,651	\$ 58,053
Colorado Springs	CO	\$ 47,445	\$ 11,338	\$ 58,783	\$ 3,779	\$ 55,004
Clark County (8/15)	NV	\$ 51,819	\$ 7,006	\$ 58,825	\$ 5,720	\$ 53,105
New Mexico (Level 3)	NM	\$ 50,000	\$ 7,976	\$ 57,976	\$ 5,318	\$ 52,659
Midland	TX	\$ 54,550	\$ 4,500	\$ 59,050	\$ 7,284	\$ 51,766
Durango	CO	\$ 49,400	\$ 7,428	\$ 56,828	\$ 9,648	\$ 47,180
El Paso	TX	\$ 51,027	\$ 5,220	\$ 56,247	\$ 9,552	\$ 46,695
Flagstaff	AZ	\$ 41,205	\$ 5,636	\$ 46,841	\$ 9,318	\$ 37,524

In Durango, CO salaries for BA holders cap at 4 years (38,200).

Source: LESC analysis of salary schedules and health insurance information in selected districts