

2026 September - December Full Time Teacher Insurance Rates

MESSA Choices Pak A \$300/\$600 Medical/Dental/Vision/Life/LTD	2026 Medical Rate Monthly Rate	2026 Employer Cap Per Month	Employee 2026 Medical Monthly Premium	2026 Dental/Vision/Life/LTD Monthly Rate	20% Employee 2026 Dental/Vision/Life/LTD Monthly Premium	Employee 2026 Medical/Dental Vision/Life/LTD Monthly Premium	Employee Sept. - Dec. 2026 4 Months of Premiums	Employee Per Pay Insurance Premiums 8 Pays 09/11/26-12/18/26
Single	\$ 1,018.46	\$ 661.84	\$ 356.62	\$ 62.42	\$ 12.48	\$ 369.10	\$ 1,476.40	\$ 184.55
2 Person	\$ 2,289.66	\$ 1,384.12	\$ 905.54	\$ 98.89	\$ 19.78	\$ 925.32	\$ 3,701.28	\$ 462.66
Family	\$ 2,848.99	\$ 1,805.03	\$ 1,043.96	\$ 169.33	\$ 33.87	\$ 1,077.83	\$ 4,311.32	\$ 538.92

MESSA ABC Plan 2 Pak C \$2000/\$4000 Medical/Dental/Vision/Life/LTD	2026 Medical Rate Monthly Rate	Employer HSA Contribution Divided by 12 Months	2026 Medical Rate Monthly Rate Plus HSA Employer Contribution	2026 Employer Cap Per Month	Employee 2026 Medical Monthly Premium	2026 Dental/Vision/Life/LTD Monthly Rate	20% Employee 2026 Dental/Vision/Life/LTD Monthly Premium	Employee 2026 Medical/Dental Vision/Life/LTD Monthly Premium	Employee Sept. - Dec. 2026 4 Months of Premiums	Employee Per Pay Insurance Premiums 8 Pays 09/11/26-12/18/26
Single	\$ 763.90	\$ 166.67	\$ 930.57	\$ 661.84	\$ 268.73	\$ 62.42	\$ 12.48	\$ 281.21	\$ 1,124.84	\$ 140.61
2 Person	\$ 1,716.90	\$ 333.33	\$ 2,050.23	\$ 1,384.12	\$ 666.11	\$ 98.89	\$ 19.78	\$ 685.89	\$ 2,743.56	\$ 342.95
Family	\$ 2,136.22	\$ 333.33	\$ 2,469.55	\$ 1,805.03	\$ 664.52	\$ 169.33	\$ 33.87	\$ 698.39	\$ 2,793.56	\$ 349.20

Amount Deposited into Employee's Health Savings Account (HSA) 1/1/26 & 9/1/26
\$ 2,000.00
\$ 4,000.00
\$ 4,000.00

OR PAK B with cash in lieu

MESSA Pak B Dental/Vision/Life/LTD	2026 Monthly Rate
Single	\$ 63.42
2 Person	\$ 99.89
Family	\$ 170.33

Cash in Lieu of Medical Insurance	Cash in Lieu Annual Payment	Cash in Lieu Monthly Payments 2nd Pay Sept-June
	\$ 5,500.00	\$ 458.33
Married Staff Both Employed By The District	\$ 3,600.00	\$ 300.00