2027 January-August Full Time Teacher Insurance Rates and Payroll Deductions

MESSA Choices Pak A $300/$600 Medical/Dental/Vision/Life/LTD	2027 Medical Rate Monthly Rate	2027 Employer Cap Per Month	Employee 2027 Medical Monthly Premium	2027 Dental/Vision/Life/LTD Monthly Rate	20% Employee 2027 Dental/Vision/Life/LTD Monthly Premium	Employee 2027 Medical/Dental Vision/Life/LTD Monthly Premium	Employee Jan. - Aug. 2027 8 Months of Premiums	Employee Per Pay Insurance Premiums 18 Pays 01/01/27-08/27/27	Employee Per Pay Insurance Premiums 13 Pays 01/01/27-06/18/27
Single	$ 1,102.09	$ 681.70	$ 420.39	$ 61.91	$ 12.38	$ 432.77	$ 3,462.16	**$ 192.34**	**$ 266.32**
2 Person	$ 2,477.83	$ 1,425.64	$ 1,052.19	$ 98.76	$ 19.75	$ 1,071.94	$ 8,575.52	**$ 476.42**	**$ 659.66**
Family	$ 3,083.15	$ 1,859.18	$ 1,223.97	$ 170.11	$ 34.02	$ 1,257.99	$ 10,063.92	**$ 559.11**	**$ 774.15**

MESSA ABC Plan 2 Pak C $2000/$4000 Medical/Dental/Vision/Life/LTD	2027 Medical Rate Monthly Rate	Employer HSA Contribution Divided by 12 Months	2027 Medical Rate Monthly Rate Plus HSA Employer Contribution	2027 Employer Cap Per Month	Employee 2027 Medical Monthly Premium	2027 Dental/Vision/Life/LTD Monthly Rate	20% Employee 2027 Dental/Vision/Life/LTD Monthly Premium	Employee 2027 Medical/Dental Vision/Life/LTD Monthly Premium	Employee Jan.- Aug. 2027 8 Months of Premiums	Employee Per Pay Insurance Premiums 18 Pays 01/01/27-08/27/27	Employee Per Pay Insurance Premiums 13 Pays 01/01/27-06/18/27	Amount Deposited into Employee's Health Savings Account (HSA) 1/1/27 & 9/1/27
Single	$ 820.07	$ 166.67	$ 986.74	$ 681.70	$ 305.04	$ 61.91	$ 12.38	$ 317.42	$ 2,539.36	**$ 141.08**	**$ 195.34**	$ 2,000.00
2 Person	$ 1,843.28	$ 333.33	$ 2,176.61	$ 1,425.64	$ 750.97	$ 98.76	$ 19.75	$ 770.72	$ 6,165.76	**$ 342.54**	**$ 474.29**	$ 4,000.00
Family	$ 2,293.50	$ 333.33	$ 2,626.83	$ 1,859.18	$ 767.65	$ 170.11	$ 34.02	$ 801.67	$ 6,413.36	**$ 356.30**	**$ 493.34**	$ 4,000.00

OR PAK B with cash in lieu

Pak B Dental/Vision/Life/LTD	2027 Monthly Rate
Single	$ 62.96
2 Person	$ 99.81
Family	$ 171.16

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

Open enrollment is November 9-20 with an effective date of January 1