2024 September-December Full Time Teacher Insurance Rates and Payroll Deductions

												Employee			Emp	loyee Per Pay
					Employee				20% Employee		2024				- 1	nsurance
	2024 2024		2024		2024		2024		Medical/Dental		Employee		F	Premiums		
MESSA Choices Pak A	Medical Rate		te Employer Cap		Medical		Dental/Vision/Life/LTD		De	Dental/Vision/Life/LTD		Vision/Life/LTD		SeptDec 2024		8 Pays
Medical/Dental/Vision/Life/LTD	Monthly Rate		Per Month		Monthly Premium Monthly Rate		Monthly Rate		Monthly Premium	Monthly Premium		4 Months of Premiums		09/1	3/24-12/20/24	
Single	\$	930.35	\$	641.90	\$	288.45	\$	60.12	\$	12.02	\$	300.47	\$	1,201.88	\$	150.24
2 Person	\$	2,091.41	\$	1,342.42	\$	748.99	\$	96.75	\$	19.35	\$	768.34	\$	3,073.36	\$	384.17
Family	\$	2,602.28	\$	1,750.65	\$	851.63	\$	158.52	\$	31.70	\$	883.33	\$	3,533.32	\$	441.67

		Employer HSA	2024					Employee		
		Contribution	Medical Rate				20% Employee	2024	Employee	Employee Per Pay
	2024		Monthly Rate Plus	2024	Employee 2024	2024	2024	Medical/Dental	SeptDec 2024	Insurance Premiums
MESSA ABC Plan 1 Pak C	Medical Rate	Divided by	HSA Employer	Employer Cap	Medical	Dental/Vision/Life/LTD	Dental/Vision/Life/LTD	Vision/Life/LTD	4 Months of	8 Pays
Medical/Dental/Vision/Life/LTD	Monthly Rate	12 Months	Contribution	Per Month	Monthly Premium	Monthly Rate	Monthly Premium	Monthly Premium	Premiums	09/13/24-12/20/24
Single	\$ 765.22	\$ 133.33	\$ 898.55	\$641.90	\$ 256.65	\$ 60.12	\$ 12.02	\$ 268.67	\$ 1,074.68	\$ 134.34
2 Person	\$ 1,719.86	\$ 266.67	\$ 1,986.53	\$1,342.42	\$ 644.11	\$ 96.75	\$ 19.35	\$ 663.46	\$ 2,653.84	\$ 331.73
Family	\$ 2,139.91	\$ 266.67	\$ 2,406.58	\$1,750.65	\$ 655.92	\$ 158.52	\$ 31.70	\$ 687.62	\$ 2,750.48	\$ 343.81

	Amount							
	Deposited into							
	Employee's							
	Health Savings							
	Account (HSA)							
	9/1/24 &							
	1/1/25 \$ 1,600.00							
	\$	3,200.00						
	\$	3.200.00						

OR PAK B with cash in lieu

MESSA Pak B		2023
Dental/Vision/Life/LTD	Mor	thly Rate
Single	\$	60.97
2 Person	\$	97.60
Family	\$	159.37

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 the month of November 6-20 with an effective date of January 1