

2025 Sept - Dec Full Time Teacher Insurance Rates and Payroll Deductions

<b>MESSA Choices Pak A \$300/\$600</b> Medical/Dental/Vision/Life/LTD	2025 Medical Rate Monthly Rate	2025 Employer Cap Per Month	Employee 2025 Medical Monthly Premium	2025 Dental/Vision/Life/LTD Monthly Rate	20% Employee 2025 Dental/Vision/Life/LTD Monthly Premium	Employee 2025 Medical/Dental Vision/Life/LTD Monthly Premium	Employee Sept. - Dec. 2025 4 Months of Premiums	Employee Per Pay Insurance Premiums 8 Pays 09/12/25-12/19/25
Single	\$ 990.15	\$ 643.19	\$ 346.96	\$ 62.23	\$ 12.45	\$ 359.41	\$ 1,437.64	\$ 179.71
2 Person	\$ 2,225.97	\$ 1,345.11	\$ 880.86	\$ 97.49	\$ 19.50	\$ 900.36	\$ 3,601.44	\$ 450.18
Family	\$ 2,769.73	\$ 1,754.15	\$ 1,015.58	\$ 165.06	\$ 33.01	\$ 1,048.59	\$ 4,194.36	\$ 524.30

<b>MESSA ABC Plan 1 Pak C \$1650/\$3300</b> Medical/Dental/Vision/Life/LTD	2025 Medical Rate Monthly Rate	Employer HSA Contribution Divided by 12 Months	2025 Medical Rate Monthly Rate Plus HSA Employer Contribution	2025 Employer Cap Per Month	Employee 2025 Medical Monthly Premium	2025 Dental/Vision/Life/LTD Monthly Rate	20% Employee 2025 Dental/Vision/Life/LTD Monthly Premium	Employee 2025 Medical/Dental Vision/Life/LTD Monthly Premium	Employee Sept.- Dec. 2025 4 Months of Premiums	Employee Per Pay Insurance Premiums 8 Pays 09/12/25-12/19/25
Single	\$ 809.55	\$ 137.50	\$ 947.05	\$ 643.19	\$ 303.86	\$ 62.23	\$ 12.45	\$ 316.31	\$ 1,265.24	\$ 158.16
2 Person	\$ 1,819.62	\$ 275.00	\$ 2,094.62	\$ 1,345.11	\$ 749.51	\$ 97.49	\$ 19.50	\$ 769.01	\$ 3,076.04	\$ 384.51
Family	\$ 2,264.05	\$ 275.00	\$ 2,539.05	\$ 1,754.15	\$ 784.90	\$ 165.06	\$ 33.01	\$ 817.91	\$ 3,271.64	\$ 408.96

Amount Deposited into Employee's Health Savings Account (HSA) 1/1/25 & 9/1/25
\$ 1,650.00
\$ 3,300.00
\$ 3,300.00

OR PAK B with cash in lieu

<b>MESSA Pak B</b> Dental/Vision/Life/LTD	2025 Monthly Rate
Single	\$ 63.23
2 Person	\$ 98.49
Family	\$ 166.06

<b>Cash in Lieu of Medical Insurance</b>	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 10-26 with an effective date of January 1