

January 1, 2017 Hard Cap Rates

MESSA Choices, Rec'd 06/2016	Monthly Rate	Yearly Rate	Legislative Hard Cap	Difference	Employee's Portion	Deductible	Coinsurance	Employee's Total Health Care Cost
Single	\$736.76	\$8,841.12	\$6,344.80	\$2,496.32	\$2,496.32	\$500.00	\$0.00	\$2,996.32
2-Person	\$1,655.20	\$19,862.40	\$13,268.93	\$6,593.47	\$6,593.47	\$1,000.00	\$0.00	\$7,593.47
Family	\$2,063.37	\$24,760.44	\$17,304.03	\$7,456.41	\$7,456.41	\$1,000.00	\$0.00	\$8,456.41

MESSA Choices, Rec'd 12/2016	Monthly Rate	Yearly Rate	Legislative Hard Cap	Difference	Employee's Portion	Deductible	Coinsurance	Employee's Total Health Care Cost
Single	\$775.19	\$9,302.28	\$6,344.80	\$2,957.48	\$2,957.48	\$500.00	\$0.00	\$3,457.48
2-Person	\$1,693.32	\$20,319.84	\$13,268.93	\$7,050.91	\$7,050.91	\$1,000.00	\$0.00	\$8,050.91
Family	\$2,140.14	\$25,681.68	\$17,304.03	\$8,377.65	\$8,377.65	\$1,000.00	\$0.00	\$9,377.65

MESSA ABC Plan 1 (10% Coinsurance), Rec'd 12/2016	Monthly Rate	Yearly Rate	Legislative Hard Cap	Difference	Employee's Portion	Deductible	Coinsurance	Employee's Total Health Care Cost
Single	\$661.26	\$7,935.12	\$6,344.80	\$1,590.32	\$1,590.32	\$1,300.00	\$2,000.00	\$4,890.32
2-Person	\$1,436.98	\$17,243.76	\$13,268.93	\$3,974.83	\$3,974.83	\$2,600.00	\$4,000.00	\$10,574.83
Family	\$1,821.14	\$21,853.68	\$17,304.03	\$4,549.65	\$4,549.65	\$2,600.00	\$4,000.00	\$11,149.65

MESSA ABC Plan 1 (20% Coinsurance), Rec'd 12/2016	Monthly Rate	Yearly Rate	Legislative Hard Cap	Difference	Employee's Portion	Deductible	Coinsurance	Total Health Care Cost
Single	\$646.08	\$7,752.96	\$6,344.80	\$1,408.16	\$1,408.16	\$1,300.00	\$2,000.00	\$4,708.16
2-Person	\$1,402.83	\$16,833.96	\$13,268.93	\$3,565.03	\$3,565.03	\$2,600.00	\$4,000.00	\$10,165.03
Family	\$1,778.65	\$21,343.80	\$17,304.03	\$4,039.77	\$4,039.77	\$2,600.00	\$4,000.00	\$10,639.77

Blue Cross / Blue Shield H.S.A.	Monthly Rate	Yearly Rate	Legislative Hard Cap	Difference	Employee's Portion	Deductible	Coinsurance	Total Health Care Cost
Single	\$464.26	\$5,571.12	\$6,344.80	(\$773.68)	\$0.00	\$1,300.00	\$0.00	\$1,300.00
2-Person	\$1,114.24	\$13,370.88	\$13,268.93	\$101.95	\$101.95	\$2,600.00	\$0.00	\$2,701.95
Family	\$1,392.80	\$16,713.60	\$17,304.03	(\$590.43)	\$0.00	\$2,600.00	\$0.00	\$2,600.00

District "Pre-funded"			
H.S.A.	District Funded	Employee Reimburse	District
\$1,300.00	(\$773.68)	\$526.32	\$44
\$2,600.00	\$0.00	\$2,600.00	\$217
\$2,600.00	(\$590.43)	\$2,009.57	\$167

Additional Take Home Pay for Employee	
Total MESSA ABC w. Coin Health Insurance Cost	
less MESSA Choices	
\$1,250.68	\$104
\$2,114.12	\$176
\$1,262.12	\$105

Additional Take Home Pay for Employee	
Total Current Health Insurance Cost less	
H.S.A. "Pre-funded" and Employee Portion)	
\$2,470.00	\$206
\$4,891.52	\$408
\$6,446.84	\$537