

**MESSA Healthcare Cost Sharing Rates**  
**Faculty & Public Safety**  
**January 1, 2024 - December 31, 2024**

<b>MESSA Essentials</b>	<b>Monthly</b>	<b>Annual</b>	<b>Hard</b>	<b>Difference of</b>	<b>Deduction</b>
<b><u>\$375/\$750</u></b>	<b><u>Premium</u></b>	<b><u>Premium</u></b>	<b><u>Cap</u></b>	<b><u>Prem. and Hard Cap</u></b>	<b><u>Per Pay</u></b>
<b><u>20% Coinsurance</u></b>			<b><u>2024</u></b>	<b><u>Paid by Employee</u></b>	<b><u>24 Deductions</u></b>
<b><u>Prescription ERX</u></b>					
Single	\$629.15	\$7,549.80	\$7,702.85	-\$153.05	\$0.00
Emp + 1	\$1,413.71	\$16,964.52	\$16,109.06	\$855.46	\$35.64
Family	\$1,758.92	\$21,107.04	\$21,007.83	\$99.21	\$4.13
<b>MESSA Choices</b>					
<b><u>\$500/\$1,000</u></b>					
<b><u>0% Coinsurance</u></b>					
<b><u>Saver RX</u></b>					
Single	\$936.47	\$11,237.64	\$7,702.85	\$3,534.79	\$147.28
Emp + 1	\$2,105.18	\$25,262.16	\$16,109.06	\$9,153.10	\$381.38
Family	\$2,619.41	\$31,432.92	\$21,007.83	\$10,425.09	\$434.38
<b>MESSA Choices</b>					
<b><u>\$1,000/\$2000</u></b>					
<b><u>0% Coinsurance</u></b>					
<b><u>Saver RX</u></b>					
Single	\$883.18	\$10,598.16	\$7,702.85	\$2,895.31	\$120.64
Emp + 1	\$1,985.27	\$23,823.24	\$16,109.06	\$7,714.18	\$321.42
Family	\$2,470.19	\$29,642.28	\$21,007.83	\$8,634.45	\$359.77
<b>MESSA ABC Plan</b>					
<b><u>\$2,000/\$4,000</u></b>					
<b><u>0% Coinsurance</u></b>					
<b><u>ABC Rx</u></b>					
<b><u>HSA Eligible</u></b>					
Single	\$774.89	\$9,298.68	\$7,702.85	\$1,595.83	\$66.49
Emp + 1	\$1,741.63	\$20,899.56	\$16,109.06	\$4,790.50	\$199.60
Family	\$2,167.00	\$26,004.00	\$21,007.83	\$4,996.17	\$208.17
<b>MESSA ABC Plan</b>					
<b><u>\$2,000/\$4,000</u></b>					
<b><u>20% Coinsurance</u></b>					
<b><u>ABC Rx</u></b>					
<b><u>HSA Eligible</u></b>					
Single	708.89	\$8,506.68	\$7,702.85	\$803.83	\$33.49
Emp + 1	1,593.12	\$19,117.44	\$16,109.06	\$3,008.38	\$125.35
Family	1,982.18	\$23,786.16	\$21,007.83	\$2,778.33	\$115.76