

**MESSA Healthcare Cost Sharing Rates**  
**Faculty & Public Safety**  
**January 1, 2023 - December 31, 2023**

MESSA Essentials	Monthly	Annual	Hard	Difference of	Deduction
<u>\$375/\$750</u>	<u>Premium</u>	<u>Premium</u>	<u>Cap</u>	<u>Prem. and Hard Cap</u>	<u>Per Pay</u>
<u>20% Coinsurance</u>			<u>2023</u>	<u>Paid by Employee</u>	<u>24 Deductions</u>
<u>Prescription ERX</u>					
Single	\$587.02	\$7,044.24	\$7,399.47	-\$355.23	\$0.00
Emp + 1	\$1,318.93	\$15,827.16	\$15,474.60	\$352.56	\$14.69
Family	\$1,640.97	\$19,691.64	\$20,180.43	-\$488.79	\$0.00
MESSA Choices					
<u>\$500/\$1,000</u>					
<u>0% Coinsurance</u>					
<u>Saver RX</u>					
Single	\$873.72	\$10,484.64	\$7,399.47	\$3,085.17	\$128.55
Emp + 1	\$1,963.99	\$23,567.88	\$15,474.60	\$8,093.28	\$337.22
Family	\$2,443.72	\$29,324.64	\$20,180.43	\$9,144.21	\$381.01
MESSA Choices					
<u>\$1,000/\$2000</u>					
<u>0% Coinsurance</u>					
<u>Saver RX</u>					
Single	\$824.00	\$9,888.00	\$7,399.47	\$2,488.53	\$103.69
Emp + 1	\$1,852.13	\$22,225.56	\$15,474.60	\$6,750.96	\$281.29
Family	\$2,304.50	\$27,654.00	\$20,180.43	\$7,473.57	\$311.40
MESSA ABC Plan					
<u>\$2,000/\$4,000</u>					
<u>0% Coinsurance</u>					
<u>ABC Rx</u>					
Single	\$722.98	\$8,675.76	\$7,399.47	\$1,276.29	\$53.18
Emp + 1	\$1,624.84	\$19,498.08	\$15,474.60	\$4,023.48	\$167.65
Family	\$2,021.66	\$24,259.92	\$20,180.43	\$4,079.49	\$169.98
MESSA ABC Plan					
<u>\$2,000/\$4,000</u>					
<u>20% Coinsurance</u>					
<u>ABC Rx</u>					
Single	661.41	\$7,936.92	\$7,399.47	\$537.45	\$22.39
Emp + 1	1,486.29	\$17,835.48	\$15,474.60	\$2,360.88	\$98.37
Family	1,849.24	\$22,190.88	\$20,180.43	\$2,010.45	\$83.77