

2023 MESSA Pak Options for BESPA Contracted Staff

Insurance cash-in-lieu \$400 per month

Monthly insurance premiums will be split equally between pays.

PAK A MESSA ABC Plan 1 \$1,400/\$2,800 deductible 10% coinsurance No medical copays (subject to deductible) ABC Mail Rx HEQ (HSA Account)	Your monthly cost (including tax): Single \$310.14 Two-person: \$1,150.93 Full family: \$1,564.53
PAK B Dental Vision Life LTD	Monthly cash-in-lieu (Premium to be deducted): Single \$335.42 (\$64.58) Two-person: \$299.73 (\$100.27) Full family: \$240.35 (\$159.65)
PAK C MESSA Essentials \$375/\$750 deductible 20% coinsurance (after deductible) \$10/\$25/\$50/\$200 copays (subject to deductible) MESSA Rx \$10 copay/20% coinsurance <i>No health savings account offered</i>	Your monthly cost (including tax): Single \$198.43 Two-person: \$899.58 Full family: \$1,251.75
PAK D MESSA Choices \$500/\$1,000 deductible No coinsurance \$20/\$25/\$50 Medical copays (subject to deductible) SRX Mail	Your monthly cost (including tax): Single \$449.08 Two-person: \$1,463.54 Full family: \$1,953.56
PAK E MESSA ABC Plan 1 \$1,400/\$2,800 deductible No coinsurance No medical copays (subject to deductible) ABC Mail HEQ (HSA Account)	Your monthly cost (including tax): Single \$358.36 Two-person: \$1,259.41 Full family: \$1,699.54