

**2023 MESSA PAK Options for BEA and Administrative Staff**

Insurance cash-in-lieu of \$400 per month if PAK B selected (non-medical PAK)  
 PAK B premiums are fully covered by the Board.

Monthly insurance premiums will be split equally between pays. Amounts below include taxes.

The annual Hard Cap (the fixed amount that the Board pays toward your premiums):

Monthly:	Single:	\$ 616.62	Two-person:	\$ 1,289.55	Full family:	\$ 1,681.70
Annually:		\$ 7,399.47		\$ 15,474.60		\$ 20,180.43

<b>PAK A (AJ)</b> MESSA ABC Plan 1 \$1,500/\$3,000 deductible 10% coinsurance (after deductible) No copay ABC Mail Rx HEQ (HSA Account)	Monthly deduction: Single <b>\$93.52</b> Two-person: <b>\$261.38</b> Full family: <b>\$282.83</b>
<b>PAK B</b> Dental Vision Life LTD AD&D	Premium and taxes are fully covered by the Board
<b>PAK C (EB)</b> MESSA Essentials \$375/\$750 deductible 20% coinsurance (after deductible) \$25/\$50/\$200 copays (subject to deductible) Essentials by MESSA prescription coverage <i>No health savings account offered</i>	Monthly deduction: Single <b>\$ 0</b> Two-person: <b>\$10.03</b> Full family: <b>\$0</b>
<b>PAK D (9T)</b> MESSA Choices \$500/\$1,000 deductible No coinsurance \$20/\$25/\$50 Medical copays (subject to deductible) SaverRX Mail <i>No health savings account offered</i>	Monthly deduction: Single <b>\$232.46</b> Two-person: <b>\$573.99</b> Full family: <b>\$671.86</b>
<b>PAK E (AF)</b> MESSA ABC Plan 1 \$1,500/\$3,000 deductible No coinsurance No medical copays (subject to deductible) ABC Mail Rx HEQ (HSA Account)	Monthly deduction: Single <b>\$141.74</b> Two-person: <b>\$369.86</b> Full family: <b>\$417.84</b>