

# MESSA

	Single			2-Person			Family				
	<i>(Premium)</i>	<i>(+ Deductible)</i>	<i>(Prem/21 pays)</i>	<i>(Premium)</i>	<i>(+ Deductible)</i>	<i>(Prem/21 pays)</i>	<i>(Premium)</i>	<i>(+ Deductible)</i>	<i>(Prem/21 pays)</i>		
	<b>Minimum Cost</b>	<b>Maximum Cost</b>	<b>Per Pay Deduction</b>	<b>Minimum Cost</b>	<b>Maximum Cost</b>	<b>Per Pay Deduction</b>	<b>Minimum Cost</b>	<b>Maximum Cost</b>	<b>Per Pay Deduction</b>		
<i>Choices</i>	\$1,893.36	\$2,393.36	\$90.16	<i>Choices</i>	\$5,211.36	\$6,211.36	\$248.16	<i>Choices</i>	\$5,714.28	\$6,714.28	\$272.11
<i>ABC 1</i>	\$1,091.64	\$2,391.64	\$51.98	<i>ABC 1</i>	\$3,407.52	\$6,007.52	\$162.26	<i>ABC 1</i>	\$3,469.56	\$6,069.56	\$165.22
<i>ABC 2</i>	\$628.92	\$2,628.92	\$29.95	<i>ABC 2</i>	\$2,366.28	\$6,366.28	\$112.68	<i>ABC 2</i>	\$2,173.80	\$6,173.80	\$103.51

## Important Notes

1. When switching between MESSA plans, the coverage **DOES NOT** change! You are moving to the same medical plan that is found in MESSA Choices. How you PAY for the plan will be different.
2. ABC plans currently offer savings to **EVERY** member of the TEA who takes the medical insurance benefit.
3. Current trends in medical insurance shows that rates are increasing and will most likely increase next year.
4. The above savings for switching to ABC 1 or ABC 2 is the **MINIMUM** savings by switching. Actual savings could be higher based on the following facts:
  - a. ABC plans have higher deductibles and therefore offer a greater potential savings if your medical costs are low in any given year.
  - b. There is **no copay** with ABC plans like there is with Choices.
  - c. Prescription drugs under the Choices plan cost \$10 for generic drugs/ \$40 for non-generic drugs.
  - d. Prescription drugs under the ABC plans have no copay until the deductible has been met. Then the copay on prescriptions is \$10/\$40.
  - e. Some prescription drugs that are considered maintenance drugs (i.e.: blood pressure medications, cholesterol medications, etc.) are free in the ABC plans.