

# MESSA

## Single

	(Premium)	(+Deductible)	Out of Pocket Max	(Prem/21 pays)
	Minimum Cost	Maximum Cost	OOPM	Per Pay Deduct
<i>Choices</i>	\$1,893.36	\$2,393.36	\$2,500.00	\$90.16
<i>ABC 1</i>	\$1,091.64	\$2,391.64	\$2,300.00	\$51.98
<i>ABC 2</i>	\$628.92	\$2,628.92	\$3,000.00	\$29.95

## 2-Person

	(Premium)	(+Deductible)	Out of Pocket Max	(Prem/21 pays)
	Minimum Cost	Maximum Cost	OOPM	Per Pay Deduct
<i>Choices</i>	\$5,211.36	\$6,211.36	\$5,000.00	\$248.16
<i>ABC 1</i>	\$3,407.52	\$6,007.52	\$4,600.00	\$162.26
<i>ABC 2</i>	\$2,366.28	\$6,366.28	\$6,000.00	\$112.68

## Family

	(Premium)	(+Deductible)	Out of Pocket Max	(Prem/21 pays)
	Minimum Cost	Maximum Cost	OOPM	Per Pay Deduct
<i>Choices</i>	\$5,714.28	\$6,714.28	\$5,000.00	\$272.11
<i>ABC 1</i>	\$3,469.56	\$6,069.56	\$4,600.00	\$165.22
<i>ABC 2</i>	\$2,173.80	\$6,173.80	\$6,000.00	\$103.51

# BCBS

## Single

	(Premium)	(+Deductible)	Out of Pocket Max	(Prem/21 pays)
	Minimum Cost	Maximum Cost	OOPM	Per Pay Deduct
<i>Simply Blue</i>	\$1,637.16	\$2,137.16	\$1,750.00	\$77.96
<i>HSA 1</i>	\$0.00	\$1,300.00	\$2,250.00	\$0.00
<i>HSA 2</i>	\$0.00	\$2,000.00	\$3,000.00	\$0.00

## 2-Person

	(Premium)	(+Deductible)	Out of Pocket Max	(Prem/21 pays)
	Minimum Cost	Maximum Cost	OOPM	Per Pay Deduct
<i>Simply Blue</i>	\$5,887.80	\$6,887.80	\$3,500.00	\$280.37
<i>HSA 1</i>	\$1,003.20	\$3,603.20	\$4,500.00	\$47.77
<i>HSA 2</i>	\$0.00	\$4,000.00	\$6,000.00	\$0.00

## Family

	(Premium)	(+Deductible)	Out of Pocket Max	(Prem/21 pays)
	Minimum Cost	Maximum Cost	OOPM	Per Pay Deduct
<i>Simply Blue</i>	\$6,641.88	\$7,641.88	\$3,500.00	\$316.28
<i>HSA 1</i>	\$536.04	\$3,136.04	\$4,500.00	\$25.53
<i>HSA 2</i>	\$0.00	\$4,000.00	\$6,000.00	\$0.00

### Important Notes

1. When switching between MESSA plans, the coverage **DOES NOT** change! You are moving to the same plan, but are **PAYING** for it differently.
2. When switching to BCBS there are some changes to the levels of coverage (see back side)
3. High Deductible (ABC) plans currently offer savings to **EVERY** member of the TEA.
4. Minimum cost is equal to the amount of money that the TSD will take out of your check to pay for premiums (annually)
5. Maximum cost is the amount of money that the TSD will take out of your check to pay for premiums + full deductible (annually)
6. **Out of Pocket Maximum** – the maximum amount of money that anyone will pay for covered expenses including, deductible, RX copays, and items that are covered, but limited in number of visits.