

Cost Comparisons for Insurance Options as of 7.1.2017								
2016-2017: MESSA								
	Premium	Taxes	Total Annually	Current Cap	Total Employee Portion	H SA	Total Annually Employee Pays	
Single	510.44	24.94	6424.56	6142	\$ 282.56	1300	\$ 1,582.56	
2Person	1146.63	55.34	14423.64	12845	\$ 1,578.64	2600	\$ 4,178.64	
Full Family	1426.53	74.2	18008.76	16751	\$ 1,257.76	2600	\$ 3,857.76	
17-18: MESSA No savings to the district								
	Premium	Taxes	Total Annually	Current Cap	Total Employee Portion	H SA	Total Annually Employee Pays	Difference in Cost Compared to Prior Year
Single	547.81	11.79	6715.2	6344.8	\$ 370.40	1300	\$ 1,670.40	\$ 87.84
2Person	1230.71	26.54	15087	13268.93	\$ 1,818.07	2600	\$ 4,418.07	\$ 239.43
Full Family	1531.16	33.04	18770.4	17304.02	\$ 1,466.38	2600	\$ 4,066.38	\$ 208.62
BCBS Option 2 Plan 80/20 \$143,000 in savings to district; potential raises for staff								
	Premium	Taxes (Already Included in Prem.)	Total Annually	17-18 Cap	Total Employee Portion	H SA	Total Annually Employee Pays	Difference in Cost Compared to MESSA 2017-2018
Single	402.64	0	4831.68	6344.8	\$ (1,513.12)	1350	\$ 1,350.00	\$ (320.40)
2Person	966.35	0	11596.2	13268.93	\$ (1,672.73)	2700	\$ 2,700.00	\$ (1,718.07)
Full Family	1207.93	0	14495.16	17304.02	\$ (2,808.86)	2700	\$ 2,700.00	\$ (1,366.38)
BCBS Option 2 Plan 100% \$80,000 savings to district; potential raises for staff								
	Premium	Taxes (Already Included in Prem.)	Total Annually	17-18 Cap	Total Employee Portion	H SA	Total Annually Employee Pays	Difference in Cost Compared to MESSA 2017-2018
Single	431.97	0	5183.64	6344.8	\$ (1,161.16)	1350	\$ 1,350.00	\$ (320.40)
2Person	1036.73	0	12440.76	13268.93	\$ (828.17)	2700	\$ 2,700.00	\$ (1,718.07)
Full Family	1295.92	0	15551.04	17304.02	\$ (1,752.98)	2700	\$ 2,700.00	\$ (1,366.38)
Note: Anything with () means a negative number								
BC/BS Combination 100% OR 80/20 Option has been given as well. Employee chooses which plan they want.								

District savings \$80,000-\$124,000.						
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