

**Bullock Creek Schools
MESSA Insurance Plans
TEACHERS
Employee Costs
Effective January 1, 2022**

MESSA Health Insurance Plans:

PACKAGE	MESSA 2022 RATES W/ TAXES	2022 Cap		ANNUAL PREMIUM COST TO EMPLOYEES	PER PAY TO EMPLOYEE 24 PAYS	ANNUAL MAX DEDUCTIBLE	ANNUAL PREM+DEDUCTIBLE TO EMPLOYEES
		98%	OVER (UNDER) CAP				
TEACHER 500 SINGLE	646.15	596.53	49.62	595.38	24.81	500.00	1,095.38
TEACHER 500/1000 TWO PERSON	1,451.97	1,247.54	204.43	2,453.15	102.21	1,000.00	3,453.15
TEACHER 500/1000 FULL FAMILY	1,806.51	1,626.92	179.59	2,155.10	89.80	1,000.00	3,155.10
TEACHER 1000 SINGLE	598.67	596.53	2.14	25.62	1.07	1,000.00	1,025.62
TEACHER 1000/2000 TWO PERSON	1,345.14	1,247.54	97.60	1,171.19	48.80	2,000.00	3,171.19
TEACHER 1000/2000 FAMILY	1,673.59	1,626.92	46.67	560.06	23.34	2,000.00	2,560.06
TEACHER 1400 ABC SINGLE	561.23	596.53	(35.30)	-	-	1,350.00	1,350.00
TEACHER 1400/2800 ABC TWO PERSON	1,260.90	1,247.54	13.36	160.31	6.68	2,700.00	2,860.31
TEACHER 1400/2800 ABC FAMILY	1,568.73	1,626.92	(58.19)	-	-	2,700.00	2,700.00

MESSA Dental, Vision & LTD Insurance Plans:

PACKAGE	MESSA 2022 RATES W/ TAXES	10% OF PREMIUM PD BY EMPLOYEE	ANNUAL COST TO EMPLOYEE	PER PAY TO EMPLOYEE 24 PAYS
TEACHERS TAKING HEALTH INSURANCE:				
TEACHER SINGLE DENTAL (W/HEALTH INS)	36.78	3.68	44.14	1.84
TEACHER TWO PERSON DENTAL (W/HEALTH INS)	70.22	7.02	84.26	3.51
TEACHER FULL FAMILY DENTAL (W/HEALTH INS)	134.85	13.49	161.82	6.74
TEACHER SINGLE VISION (W/HEALTH INS)	6.05	0.61	7.26	0.30
TEACHER TWO PERSON VISION (W/HEALTH INS)	12.95	1.30	15.54	0.65
TEACHER FULL FAMILY VISION (W/HEALTH INS)	19.51	1.95	23.41	0.98
TEACHERS NOT TAKING HEALTH INSURANCE:				
TEACHER SINGLE DENTAL (W/OUT HEALTH INS)	34.80	3.48	41.76	1.74
TEACHER TWO PERSON DENTAL (W/OUT HEALTH INS)	69.27	6.93	83.12	3.46
TEACHER FULL FAMILY DENTAL (W/OUT HEALTH INS)	134.55	13.46	161.46	6.73
TEACHER SINGLE VISION (W/OUT HEALTH INS)	6.05	0.61	7.26	0.30
TEACHER TWO PERSON VISION (W/OUT HEALTH INS)	12.95	1.30	15.54	0.65
TEACHER FULL FAMILY VISION (W/OUT HEALTH INS)	19.51	1.95	23.41	0.98
TEACHER LTD-TEACHERS	19.78	1.98	23.74	0.99

Plan	Annual 2022 CAP	Monthly 2022 CAP
Single	7,304.51	608.71
Two Person	15,276.01	1,273.00
Family	19,921.45	1,660.12