

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

PACKAGE	MESSA 2022 RATES W/ TAXES	98%		ANNUAL PREMIUM COST TO EMPLOYEES	PER PAY TO EMPLOYEE 24 PAYS	ANNUAL MAX DEDUCTIBLE	ANNUAL PREM+DEDUCTIBLE TO EMPLOYEES
		2022 CAP	OVER (UNDER) CAP				
ALL OTHERS 500 SINGLE	646.15	596.53	49.62	595.38	24.81	500.00	1,095.38
ALL OTHERS 500/1000 TWO PERSON	1,451.97	1,247.54	204.43	2,453.15	102.21	1,000.00	3,453.15
ALL OTHERS 500/1000 FULL FAMILY	1,806.51	1,626.92	179.59	2,155.10	89.80	1,000.00	3,155.10
ALL OTHERS 1000 SINGLE	598.67	596.53	2.14	25.62	1.07	1,000.00	1,025.62
ALL OTHERS 1000/2000 TWO PERSON	1,345.14	1,247.54	97.60	1,171.19	48.80	2,000.00	3,171.19
ALL OTHERS 1000/2000 FAMILY	1,673.56	1,626.92	46.64	559.70	23.32	2,000.00	2,559.70
ALL OTHERS 1400 ABC SINGLE	561.23	596.53	(35.30)	-	-	1,400.00	1,400.00
ALL OTHERS 1400/2800 ABC TWO PERSON	1,260.90	1,247.54	13.36	160.31	6.68	2,800.00	2,960.31
ALL OTHERS 1400/2800 ABC FAMILY	1,568.73	1,626.92	(58.19)	-	-	2,800.00	2,800.00
ACA ELIGIBLE EMPLOYEES	536.02	596.53	(60.51)	-	-	2,000.00	2,000.00

**MESSA Dental, Vision & LTD Insurance Plans:**

PACKAGE	MESSA 2022 RATES W/ TAXES	5% OF PREMIUM PD BY EMPLOYEE	ANNUAL COST TO EMPLOYEE	PER PAY TO EMPLOYEE 24 PAYS
<b>STAFF TAKING HEALTH INSURANCE:</b>				
SINGLE DENTAL (W/HEALTH INS)	41.53	2.08	24.92	1.04
TWO PERSON DENTAL (W/HEALTH INS)	78.37	3.92	47.02	1.96
FULL FAMILY DENTAL (W/HEALTH INS)	140.77	7.04	84.46	3.52
SINGLE VISION (W/HEALTH INS)	6.05	0.30	3.63	0.15
TWO PERSON VISION (W/HEALTH INS)	12.95	0.65	7.77	0.32
FULL FAMILY VISION (W/HEALTH INS)	19.51	0.98	11.71	0.49
<b>STAFF NOT TAKING HEALTH INSURANCE:</b>				
SINGLE DENTAL (W/HEALTH INS)	40.33	2.02	24.20	1.01
TWO PERSON DENTAL (W/HEALTH INS)	75.31	3.77	45.19	1.88
FULL FAMILY DENTAL (W/HEALTH INS)	135.21	6.76	81.13	3.38
SINGLE VISION (W/OUT HEALTH INS)	6.06	0.30	3.63	0.15
TWO PERSON VISION (W/OUT HEALTH INS)	12.95	0.65	7.77	0.32
FULL FAMILY VISION (W/OUT HEALTH INS)	19.51	0.98	11.71	0.49
LTD-CUSTODIANS	34.42	1.72	20.65	0.86

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