MEDICAL INSURANCE, "OVER HARD CAP", AND EMP PER PAY SUMMARY - EFFECTIVE JANUARY 1, 2019

*Amts below include Medical Cost Rates, the premiums include the taxes provided by MESSA.

Annual Hardcap Max 2019	
Single	6,685.17
2 Person	13,980.75
Family	18,232.31

Annual Hardcap Max 2019: Custodial/Maintenance	
Single	5,026.63
2 Person	11,559.65
Family	13,067.27

*Custodial - Maintenance Hard Caps are 2018 rates multiplied 2X by the 1.9% rate increase from the State.

Food and Nutrition

Pak A MESSA Choices - County Consortium		2018-2019 MESSA Annual Total Cost	2018-2019 Employer Share (Hard Cap Max)	2018-2019 Employee Share	** Divide by 26 Pays	Savings Between 17/18 and 18/19 Co-Pays
$500/$1000 (IN: SINGLE/2 PER & FF)	Single	7,879.44	6,685.17	1,194.27	45.93	13.46
	2 Person	17,728.80	13,980.75	3,748.05	144.16	29.49
	Full Family	22,062.48	18,232.31	3,830.17	147.31	37.31

Pak A MESSA Choices - County Consortium		2018-2019 MESSA Annual Total Cost	2018-2019 Employer Share (Hard Cap Max)	2018-2019 Employee Share	** Divide by 26 Pays	Savings Between 17/18 and 18/19 Co-Pays
$1000/$2000 (IN: SINGLE/2 PER & FF)	Single	6,787.44	6,685.17	102.27	3.93	12.26
10% co-insurance	2 Person	15,271.80	13,980.75	1,291.05	49.66	26.79
Mandatory Mail Rider	Full Family	19,004.88	18,232.31	772.57	29.71	33.95

Pak A ABC Plan 1 - County Consortim		2018-2019 MESSA Annual Total Cost	2018-2019 Employer Share (Hard Cap Max)	2018-2019 Employee Share	** Divide by 26 Pays	Savings Between 17/18 and 18/19 Co-Pays
$1350/$2700 (IN: SINGLE/2 PER & FF)	Single	7,034.76	6,685.17	349.59	13.45	12.52
	2 Person	15,828.12	13,980.75	1,847.37	71.05	27.42
	Full Family	19,697.16	18,232.31	1,464.85	56.34	34.71

Pak A ABC Plan 1 - County Consortim		2018-2019 MESSA Annual Total Cost	2018-2019 Employer Share (Hard Cap Max)	2018-2019 Employee Share	** Divide by 26 Pays	Savings Between 17/18 and 18/19 Co-Pays
$1350/$2700 (IN: SINGLE/2 PER & FF)	Single	6,296.76	6,685.17	0.00	0.00	0.00
20% co-insurance	2 Person	14,167.68	13,980.75	186.93	7.19	25.59
Mandatory Mail Rider	Full Family	17,630.76	18,232.31	0.00	0.00	9.31