

Subject: TEA HEALTH INSURANCE UPDATE!

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## **Troy Education Association Communication - 2016-2017 - #9**

### **Medical Insurance Rate Clarification:**

The rate sheet provided to the membership for MESSA medical insurance products is correct. However, if someone **switches** from one product to another product there is a difference in the "per pay deduction" amount.

The difference in amounts is due to the fact that MESSA insurance has a renewal rate that runs from July 1<sup>st</sup> to June 30<sup>th</sup>. The District does not begin taking insurance premium from our checks until the new school year salary begins. This year the first deduction occurred in August, which was the first pay period for the 2016-2017 school year. The premium contributions for the months of July and August are spread over 21 pays. If someone switches from Choices to ABC1 during open enrollment they receive a "blended rate" for six months of Choices and six months of ABC1. A blended rate includes the remaining balance of the July and August premiums when no premium was deducted until the beginning of the school year.

- **This means that if a person stays with the insurance product they currently have the premium contribution amounts for 21 pays on the handout are correct.**
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- **However, should a person switch from Choices to ABC1 or ABC 1 to ABC2 they will have a different blended rate amount for the remaining 11 pay periods beginning on January 13, 2017.**
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- **GENERALLY SPEAKING, the rates beginning on January 13, 2017 for someone switching from Choices to ABC1 will be ROUGHLY:**

**Family - \$170.08      2-person - \$166.17      Single - \$53.71**

- **The rates are slightly higher than what the sheet has listed due to the switch of products and the blending of the two rates.**
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- **The District will send every employee a sheet which details their rates for the remaining 11 pay periods of this school year. Expect this information from the District in January.**

The final MESSA meeting for TSD Open Enrollment is this afternoon from 2:30 to 6:30 in the Athens TACC room off of John R Road.