

Chippewa Valley Schools
MESSA Annual Employee Contributions Comparison for Full Time Employees
2025 Calendar Year

Employee Contributions

	Option 1		Option 2		Option 3	
	With New Rates effective 1/1/25		With New Rates effective 1/1/25		With New Rates effective 1/1/25	
	Employee Contribution	Annual Increase	Employee Contribution	Annual Increase	Employee Contribution	Annual Increase
Current (Thru 12/31/24)	Employee Contribution		Employee Contribution		Employee Contribution	
	Choices - \$500/\$1,000 with 3-Tier Rx	Choices - \$500/\$1,000 with 3-Tier Rx	Choices - \$1,000/\$2,000 with 5-Tier Rx	Choices - \$1,000/\$2,000 with 5-Tier Rx	ABC Plan 2 - \$2,000/\$4,000 with 5-Tier Rx	ABC Plan 2 - \$2,000/\$4,000 with 5-Tier Rx
1 Person	\$1,374.00	\$2,308.94	\$1,217.18	\$2,308.94	\$0.00	(\$1,374.00)
2 Person	\$2,873.46	\$6,419.92	\$3,963.40	\$3,546.46	\$1,143.64	(\$1,729.82)
Full Family	\$3,747.28	\$7,026.31	\$3,969.31	\$3,279.03	\$460.27	(\$3,287.01)

Major difference between Choices and ABC Plans is the ABC plan deductible includes Rx costs and the Choices deductible does not.

List of drugs and the 3-Tier Rx Plan

<https://www.messa.org/pdf/3-Tier-drug-list.pdf>

List of drugs and the 5-Tier Rx Plan

<https://www.messa.org/pdf/5TierDruglist.pdf>

Can also look up at MESSA.org under plans and services link, prescriptions link, Choices Rx link, MESSA Choices with 3-Tier Rx, and list of covered medications and their tiers.

**2025 Insurance Deduction Chart by Union/Plan
January - December 2025**

Health MESSA CHOICES II PPO with 500/1000 deductible 3-Tier Rx

TEACHER	premium/month	contrib./month	12 Month contribution	18-pay deduction	24-pay deduction
1P	\$835.60	\$192.41	\$2,308.92	\$128.27	\$96.21
2P	\$1,880.10	\$534.99	\$6,419.88	\$356.66	\$267.50
FF	\$2,339.68	\$585.53	\$7,026.36	\$390.35	\$292.77

Health MESSA CHOICES II PPO with 1000/2000 deductible 5-Tier Rx

TEACHER	premium/month	contrib./month	12 Month contribution	18-pay deduction
1P	\$744.62	\$101.43	\$1,217.16	\$67.62
2P	\$1,675.39	\$330.28	\$3,963.36	\$220.19
FF	\$2,084.93	\$330.78	\$3,969.36	\$220.52

Health MESSA ABC Plan 2 with 2000/4000 deductible 5-Tier Rx

TEACHER	premium/month	contrib./month	12 Month contribution	18-pay deduction
1P	\$640.18	\$0.00	\$0.00	\$0.00
2P	\$1,440.41	\$95.30	\$1,143.60	\$63.53
FF	\$1,792.51	\$38.36	\$460.32	\$25.57

Full Time Teachers

Cash In Lieu Of Health Insurance	Hard Cap Monthly	Hard Cap Annual	24-Pay Payment
	\$643.19	\$7,718.26	\$321.59

Part Time Teachers

Cash In Lieu Of Health Insurance	Hard Cap Monthly	Hard Cap Annual	24-Pay Payment
	\$32.00	\$384.00	\$16.00