

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	Annual Increase	Employee Contribution	Annual Increase	Annual Increase	Employee Contribution	Annual Increase	Annual Increase
Current (Thru 12/31/24)	Employee Contribution	Choices - \$500/\$1,000 with 3-Tier Rx	Choices - \$500/\$1,000 with 3-Tier Rx	Employee Contribution	Choices - \$1,000/\$2,000 with 5-Tier Rx	Employee Contribution	ABC Plan 2 - \$2,000/\$4,000 with 5-Tier Rx	Employee Contribution	ABC Plan 2 - \$2,000/\$4,000 with 5-Tier Rx
1 Person	\$1,374.00	\$2,308.94	\$934.94	\$1,217.18	(\$156.82)	\$0.00	(\$1,374.00)		
2 Person	\$2,873.46	\$6,419.92	\$3,546.46	\$3,963.40	\$1,089.94	\$1,143.64	(\$1,729.82)		
Full Family	\$3,747.28	\$7,026.31	\$3,279.03	\$3,969.31	\$222.03	\$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					18 pay deduction					24 pay deduction				
		PREMIUM	50%-<5 hours	40%-5<6 hours	20%-6<7 hours	35+ Hours	50%	40%	20%	35+ Hours	50%	40%	20%	35+ Hours		
Clerical	1P	\$835.60	\$610.21	\$526.65	\$359.53	\$192.41	\$406.81	\$351.10	\$239.69	\$128.27	\$305.11	\$263.33	\$179.77	\$96.21		
	2P	\$1,880.10	\$1,475.04	\$1,287.03	\$911.01	\$534.99	\$983.36	\$858.02	\$607.34	\$356.66	\$737.52	\$643.52	\$455.51	\$267.50		
	FF	\$2,339.68	\$1,755.37	\$1,521.40	\$1,053.47	\$585.53	\$1,170.25	\$1,014.27	\$702.31	\$390.35	\$877.69	\$760.70	\$526.73	\$292.77		

		Health MESSA CHOICES II PPO with 1000/2000 deductible 5-Tier Rx					18 pay deduction					24 pay deduction				
		PREMIUM	50%-<5 hours	40%-5<6 hours	20%-6<7 hours	35+ Hours	50%	40%	20%	35+ Hours	50%	40%	20%	35+ Hours		
Clerical	1P	\$744.62	\$473.74	\$399.28	\$250.35	\$101.43	\$315.83	\$266.19	\$166.90	\$67.62	\$236.87	\$199.64	\$125.18	\$50.72		
	2P	\$1,675.39	\$1,167.98	\$1,000.44	\$665.36	\$330.28	\$778.65	\$666.96	\$443.57	\$220.19	\$583.99	\$500.22	\$332.68	\$165.14		
	FF	\$2,084.93	\$1,373.25	\$1,164.75	\$747.77	\$330.78	\$915.50	\$776.50	\$498.51	\$220.52	\$686.62	\$582.38	\$373.88	\$165.39		

		Health MESSA ABC Plan 2 with 2000/4000 deductible 5-Tier Rx					18 pay deduction					24 pay deduction				
		PREMIUM	50%-<5 hours	40%-5<6 hours	20%-6<7 hours	35+ Hours	50%	40%	20%	35+ Hours	50%	40%	20%	35+ Hours		
Clerical	1P	\$640.18	\$320.09	\$256.07	\$128.04	\$0.00	\$213.39	\$170.71	\$85.36	\$0.00	\$160.05	\$128.04	\$64.02	\$0.00		
	2P	\$1,440.41	\$815.51	\$671.46	\$383.38	\$95.30	\$543.67	\$447.64	\$255.59	\$63.53	\$407.75	\$335.73	\$191.69	\$47.65		
	FF	\$1,792.51	\$934.62	\$755.36	\$396.86	\$38.36	\$623.08	\$503.58	\$264.57	\$25.57	\$467.31	\$377.68	\$198.43	\$19.18		

Clerical		Cash In Lieu Of Health Insurance	
	premium/mont	Annual	24-pay Payment
1P	\$102.00	\$1,224.00	\$51.00