

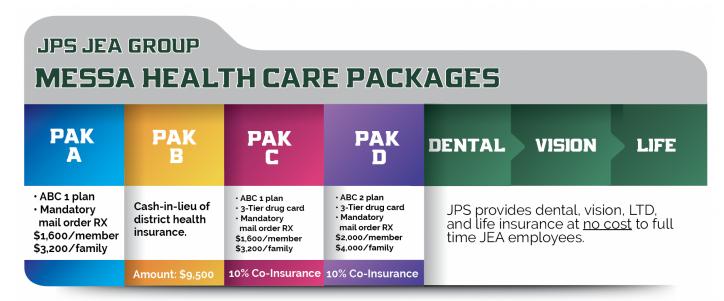
ANNUAL OPEN ENROLLMENT

January 2024 - December 2024

Full Time JEA Group

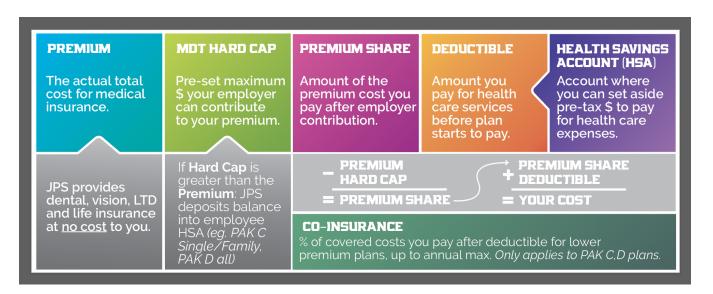
Provider: MESSA

2024 HEALTH PLAN OPTIONS



The **Out-of-Pocket Maximum** for **PAK A** is \$2,600 member/\$5,200 family, **PAK C** is \$4,600 member/\$8,050 family, and **PAK D** is \$5,000/member and \$8,050/family.

UNDERSTANDING HEALTH CARE TERMINOLOGY & COSTS





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2024 HEALTH CARE COSTS

• 2024 PREMIUM COSTS & HARD CAPS

	SINGLE	TWO-PERSON	FAMILY
PAK A	\$8,211.48	\$18,475.80	\$22,992.24
PAK C	\$7,310.16	\$16,447.92	\$20,468.52
PAK D	\$6,860.16	\$15,435.24	\$19,208.28
HARD CAP	\$7,702.85	\$16,109.06	\$21,007.83

• YOUR INSURANCE COSTS: 2024 PREMIUM SHARE ANNUAL

	SINGLE	TWO-PERSON	FAMILY
PAK A	\$508.63	\$2,366.74	\$1,984.41
PAK C	\$0	\$338.86	\$0
PAK D	\$ 0	\$0	\$0

YOUR INSURANCE COSTS: 2024 PREMIUM SHARE PER PAYCHECK (26 Pays)

	SINGLE	TWO-PERSON	FAMILY
PAK A	\$19.57	\$91.03	\$76.33
PAK C	\$0	\$13.04	\$0
PAK D	\$0	\$0	\$0

• 2024 ANNUAL DEDUCTIBLES

	MEMBER	FAMILY
PAK A/C	\$1,600	\$3,200
PAK D	\$2,000	\$4,000



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2024 DISTRICT HSA CONTRIBUTIONS

	&	25		
	SINGLE	TWO-PERSON	FAMILY	
PAK C	\$392.69 \$32.72 per month	\$0	\$539.31 \$44.94 per month	
PAK D	\$842.69 \$70.22 per month	\$673.82 \$56.15 per month	\$1,799.55 \$149.96 per month	Employer HSA contribution applies to PAK C & D plans only

JPS can only contribute to an HSA when the premium share cost is less than the MDT hard cap.

HEALTH SAVINGS ACCOUNTS (HSA)

HSA's are a type of savings account that let you set aside pre-tax money to pay for qualified medical expenses, such as orthodontic work, medical/dental co-pays, saving for retirement health costs, etc. You may choose to contribute additional money to your HSA (if eligible) to take advantage of the tax benefit—because HSA contributions are pre-tax, your taxable income is reduced by the amount that you contribute.

- JPS HSA's are managed through Health Equity. You can use your Health Equity card to pay for qualified medical expenses, or use their online portal or mobile app.
- Note that the IRS imposes an annual cap on the amount you can contribute to an HSA.
- You can change your HSA contributions and corresponding payroll deduction at any time. Simply fill out the **HSA form** on the website and Teresa Monroe will process the change.

ADDITIONAL RESOURCES

To ensure you have the information needed to make the best decisions for your healthcare in 2024, we've made available several documents from our providers to give greater detail on each of the plans and their coverages. Click here to view the documents available for your plan options.