

BENEFIT RATE SHEET

Medical Benefits

Merrymeeting Teachers Association
SY 2026-2027

First deduction = September 4, 2026
Based on 26 bi-weekly payroll deductions

	Monthly Premium	Annual Premium SY 26/27	Annual Premium SY 25/26	District Share 92%	Employee share 8%	Employee Deductions
Full Time 1.0						
<u>Anthem Choice Plus</u>						
Single	1176.01	14,112.12	12,679.44	12,983.15	1,128.97	43.42
Adult w/Child(ren)	2,081.29	24,975.48	22,439.88	22,977.44	1,998.04	76.85
2 Adults	2,650.52	31,806.24	28,577.16	26,290.99	5,515.25	212.13
Family	3,226.03	38,712.36	34,782.24	31,999.66	6,712.70	258.18
<u>Anthem Standard</u>						
Single	1269.94	15,239.28	13,692.12	12,983.15	2,256.13	86.77
Adult w/Child(ren)	2,247.77	26,973.24	24,234.84	22,977.44	3,995.80	153.68
2 Adults	2,862.55	34,350.60	30,863.16	26,290.99	8,059.61	309.99
Family	3,484.12	41,809.44	37,564.80	31,999.66	9,809.78	377.30
.8 FTE						
<u>Anthem Choice Plus</u>						
Single	1,176.01	14,112.12	12,679.44	10,386.52	3,725.60	143.29
Adult w/Child(ren)	2,081.29	24,975.48	22,439.88	18,381.95	6,593.53	253.60
2 Adults	2,650.52	31,806.24	28,577.16	21,032.79	10,773.45	414.36
Family	3,226.03	38,712.36	34,782.24	25,599.73	13,112.63	504.33
<u>Anthem Standard</u>						
Single	1,269.94	15,239.28	13,692.12	10,386.52	4,852.76	186.64
Adult w/Child(ren)	2,247.77	26,973.24	24,234.84	18,381.95	8,591.29	330.43
2 Adults	2,862.55	34,350.60	30,863.16	21,032.79	13,317.81	512.22
Family	3,484.12	41,809.44	37,564.80	25,599.73	16,209.71	623.45
.7 FTE						
<u>Anthem Choice Plus</u>						
Single	1,176.01	14,112.12	12,679.44	9,088.21	5,023.91	193.23
Adult w/Child(ren)	2,081.29	24,975.48	22,439.88	16,084.21	8,891.27	341.97
2 Adults	2,650.52	31,806.24	28,577.16	18,403.69	13,402.55	515.48
Family	3,226.03	38,712.36	34,782.24	22,399.76	16,312.60	627.41
<u>Anthem Standard</u>						
Single	1,269.94	15,239.28	13,692.12	9,088.21	6,151.07	236.58
Adult w/Child(ren)	2,247.77	26,973.24	24,234.84	16,084.21	10,889.03	418.81
2 Adults	2,862.55	34,350.60	30,863.16	18,403.69	15,946.91	613.34
Family	3,484.12	41,809.44	37,564.80	22,399.76	19,409.68	746.53
.6 FTE						
<u>Anthem Choice Plus</u>						
Single	1,176.01	14,112.12	12,679.44	7,789.89	6,322.23	243.16
Adult w/Child(ren)	2,081.29	24,975.48	22,439.88	13,786.46	11,189.02	430.35
2 Adults	2,650.52	31,806.24	28,577.16	15,774.59	16,031.65	616.60
Family	3,226.03	38,712.36	34,782.24	19,199.80	19,512.56	750.48
<u>Anthem Standard</u>						
Single	1,269.94	15,239.28	13,692.12	7,789.89	7,449.39	286.51
Adult w/Child(ren)	2,247.77	26,973.24	24,234.84	13,786.46	13,186.78	507.18
2 Adults	2,862.55	34,350.60	30,863.16	15,774.59	18,576.01	714.46
Family	3,484.12	41,809.44	37,564.80	19,199.80	22,609.64	869.60
.5 FTE						
<u>Anthem Choice Plus</u>						
Single	1,176.01	14,112.12	12,679.44	6,491.58	7,620.54	293.10
Adult w/Child(ren)	2,081.29	24,975.48	22,439.88	11,488.72	13,486.76	518.72
2 Adults	2,650.52	31,806.24	28,577.16	13,145.49	18,660.75	717.72
Family	3,226.03	38,712.36	34,782.24	15,999.83	22,712.53	873.56
<u>Anthem Standard</u>						
Single	1,269.94	15,239.28	13,692.12	6,491.58	8,747.70	336.45
Adult w/Child(ren)	2,247.77	26,973.24	24,234.84	11,488.72	15,484.52	595.56
2 Adults	2,862.55	34,350.60	30,863.16	13,145.49	21,205.11	815.58
Family	3,484.12	41,809.44	37,564.80	15,999.83	25,809.61	992.68

DISTRICT AND EMPLOYEE SHARES ARE BASED ON THE CURRENT CONTRACT LANGUAGE

Rates are based on premiums for Choice Plus option with the following formulas applied:

- Single - District pays 92% of the current premium
- Adult with Child(ren) - District pays 92% of the current premium
- 2 Adults - District pays 92% of the prior years premium
- Family - District pays 92% of the prior years premium

DOMESTIC PARTNERS:
Employee pays 100% of the Single
monthly premium

Standard Plan - Employees who choose Standard coverage will be required to pay the difference between the Choice Plus District Share and Standard Premiums.

BENEFIT RATE SHEET

Dental Benefits

Merrymeeting Teachers Association
SY 2026-2027

First deduction = September 4, 2026
Based on 26 bi-weekly payroll deductions

	Monthly 2026 Rates	Annual Rates	District Share	Employee Share	Employee Deductions
Full Time 1.0					
MSMA Plan A (with orthodontia for dependents under age 19)					
Single	44.20	530.40	530.40	0.00	0
Adult w/Child	81.76	981.12	530.40	450.72	17.34
2 Adults	96.60	1,159.20	530.40	628.80	24.18
Family	144.74	1,736.88	530.40	1,206.48	46.40
MSMA Plan B (no orthodontia benefit)					
Single	44.20	530.40	530.40	0.00	0
Adult w/Child	79.97	959.64	530.40	429.24	16.51
2 Adults	96.60	1,159.20	530.40	628.80	24.18
Family	127.81	1,533.72	530.40	1,003.32	38.59
.8 FTE					
MSMA Plan A (with orthodontia for dependents under age 19)					
Single	44.20	530.40	424.32	106.08	4.08
Adult w/Child	81.76	981.12	424.32	556.80	21.42
2 Adults	96.60	1,159.20	424.32	734.88	28.26
Family	144.74	1,736.88	424.32	1,312.56	50.48
MSMA Plan B (no orthodontia benefit)					
Single	44.20	530.40	424.32	106.08	4.08
Adult w/Child	79.97	959.64	424.32	535.32	20.59
2 Adults	96.60	1,159.20	424.32	734.88	28.26
Family	127.81	1,533.72	424.32	1,109.40	42.67
.7 FTE					
MSMA Plan A (with orthodontia for dependents under age 19)					
Single	44.20	530.40	371.28	159.12	6.12
Adult w/Child	81.76	981.12	371.28	609.84	23.46
2 Adults	96.60	1,159.20	371.28	787.92	30.30
Family	144.74	1,736.88	371.28	1,365.60	52.52
MSMA Plan B (no orthodontia benefit)					
Single	44.20	530.40	371.28	159.12	6.12
Adult w/Child	79.97	959.64	360.44	599.20	23.05
2 Adults	96.60	1,159.20	371.28	787.92	30.30
Family	127.81	1,533.72	371.28	1,162.44	44.71
.6 FTE					
MSMA Plan A (with orthodontia for dependents under age 19)					
Single	44.20	530.40	318.24	212.16	8.16
Adult w/Child	81.76	981.12	318.24	662.88	25.50
2 Adults	96.60	1,159.20	318.24	840.96	32.34
Family	144.74	1,736.88	318.24	1,418.64	54.56
MSMA Plan B (no orthodontia benefit)					
Single	44.20	530.40	318.24	212.16	8.16
Adult w/Child	79.97	959.64	308.95	650.69	25.03
2 Adults	96.60	1,159.20	318.24	840.96	32.34
Family	127.81	1,533.72	318.24	1,215.48	46.75
.5 FTE					
MSMA Plan A (with orthodontia for dependents under age 19)					
Single	44.20	530.40	265.20	265.20	10.20
Adult w/Child	81.76	981.12	265.20	715.92	27.54
2 Adults	96.60	1,159.20	265.20	894.00	34.38
Family	144.74	1,736.88	265.20	1,471.68	56.60
MSMA Plan B (no orthodontia benefit)					
Single	44.20	530.40	265.20	265.20	10.20
Adult w/Child	79.97	959.64	257.46	702.18	27.01
2 Adults	96.60	1,159.20	265.20	894.00	34.38
Family	127.81	1,533.72	265.20	1,268.52	48.79

DISTRICT SHARES AND EMPLOYEE SHARES ARE BASED ON THE CURRENT CONTRACT LANGUAGE

DOMESTIC PARTNERS: Employee pays 100% of the Single monthly premium
