

**UNIVERSITY & FACULTY CONTRIBUTION (OR COST SHARE) EXHIBIT**  
**2024 vs 2025**

**Academic Year 10 month Faculty whose Benefits are charged only from August 16 - May 15:**

MESSA Plans	Coverage Tier	2025 Calendar Year for 18 Pay Faculty			2024 Calendar Year Comparison	
		2025 Monthly Rates*	CMU Monthly Contribution	Faculty Monthly Cost	2024 Faculty Monthly Cost	Difference 2024 vs. 2025
MESSA ABC HSA	Single	\$953.71	\$780.00	\$173.71	\$52.82	\$120.89
	2 Person	\$2,143.35	\$1,712.00	\$431.35	\$159.34	\$272.01
	Family	\$2,666.79	\$2,073.33	\$593.46	\$254.94	\$338.52
Choices Saver 500/1000	Single	\$1,085.20	\$780.00	\$305.20	\$161.98	\$143.22
	2 Person	\$2,439.21	\$1,712.00	\$727.21	\$404.96	\$322.25
	Family	\$3,034.99	\$2,073.33	\$961.66	\$560.58	\$401.08
Choices Saver 200/400	Single	\$1,178.75	\$780.00	\$398.75	\$243.16	\$155.59
	2 Person	\$2,649.69	\$1,712.00	\$937.69	\$587.58	\$350.11
	Family	\$3,296.92	\$2,073.33	\$1,223.59	\$787.88	\$435.71
Choices 10/20	Single	\$1,215.40	\$780.00	\$435.40	\$341.14	\$94.26
	2 Person	\$2,732.15	\$1,712.00	\$1,020.15	\$808.06	\$212.09
	Family	\$3,399.51	\$2,073.33	\$1,326.18	\$1,062.24	\$263.94

\*Rates shown above include taxes and fees.

**Full Year 12 month Faculty whose Benefits are charged every pay:**

MESSA Plans	Coverage Tier	2025 Calendar Year for 24 Pay Faculty			2024 Calendar Year Comparison	
		2025 Monthly Rates*	CMU Monthly Contribution	Faculty Monthly Cost	2024 Faculty Monthly Cost	Difference 2024 vs. 2025
MESSA ABC HSA	Single	\$715.28	\$585.00	\$130.28	\$39.62	\$90.66
	2 Person	\$1,607.51	\$1,284.00	\$323.51	\$119.50	\$204.01
	Family	\$2,000.09	\$1,555.00	\$445.09	\$191.22	\$253.87
Choices Saver 500/1000	Single	\$813.90	\$585.00	\$228.90	\$121.48	\$107.42
	2 Person	\$1,829.41	\$1,284.00	\$545.41	\$303.72	\$241.69
	Family	\$2,276.24	\$1,555.00	\$721.24	\$420.44	\$300.80
Choices Saver 200/400	Single	\$884.06	\$585.00	\$299.06	\$182.36	\$116.70
	2 Person	\$1,987.27	\$1,284.00	\$703.27	\$440.68	\$262.59
	Family	\$2,472.69	\$1,555.00	\$917.69	\$590.92	\$326.77
Choices 10/20	Single	\$911.55	\$585.00	\$326.55	\$255.86	\$70.69
	2 Person	\$2,049.11	\$1,284.00	\$765.11	\$606.04	\$159.07
	Family	\$2,549.63	\$1,555.00	\$994.63	\$796.68	\$197.95

\*Rates shown above include taxes and fees.