

**BERRIEN SPRINGS PUBLIC SCHOOLS
ADMINISTRATIVE STAFF MESSA INSURANCE HARD CAP DISTRIBUTION**

2021 RATES EFFECTIVE JANUARY 1, 2021				DEDUCTION PER PAY	
	TOTAL MONTHLY MEDICAL PREMIUM W/ACA FEES*	HARD CAP MONTHLY PREMIUM PAID BY DISTRICT	EMPLOYEE DEDUCT PER MONTH	PER PAY DEDUCTION/26 PAYS	PER PAY DEDUCTION/21 PAYS
372C \$500/\$1000					
Choices \$500/\$1000 deductible (traditional plan)					
Single-Choices II	\$736.91	\$586.99	\$149.92	\$69.19	\$85.67
2-person-Choices II	\$1,656.18	\$1,227.58	\$428.60	\$197.82	\$244.91
Family-Choices II	\$2,060.67	\$1,600.89	\$459.78	\$212.21	\$262.73
Choices \$1000/\$2000 deductible (traditional plan)					
Single-Choices II	\$625.86	\$586.99	\$38.87	\$17.94	\$22.21
2-person-Choices II	\$1,406.31	\$1,227.58	\$178.73	\$82.49	\$102.13
Family-Choices II	\$1,749.71	\$1,600.89	\$148.82	\$68.69	\$85.04
Essentials \$375/\$750 deductible (traditional plan)					
Single-Choices II	\$481.06	\$481.06	\$0.00	\$0.00	\$0.00
2-person-Choices II	\$1,080.51	\$1,080.51	\$0.00	\$0.00	\$0.00
Family-Choices II	\$1,344.27	\$1,344.27	\$0.00	\$0.00	\$0.00
ABC Health Savings Account Plan \$1400/\$2800 deductible					
Single-ABC HSA Plan	\$639.28	\$586.99	\$52.29	\$24.13	\$29.88
2 person-ABC HSA Plan	\$1,436.53	\$1,227.58	\$208.95	\$96.44	\$119.40
Family-ABC HSA Plan	\$1,787.30	\$1,600.89	\$186.41	\$86.04	\$106.52

(These premiums do not include the dental, vision, life & disability premiums)

2021 Yearly Hard Cap Limit

Single	2 Person	Family
\$7,043.89	\$14,730.96	\$19,210.66

***ACA TAXES & FEES ARE BASED ON AN ESTIMATE AND MAY NEED TO BE ADJUSTED THROUGH THE YEAR.**