

**BERRIEN SPRINGS PUBLIC SCHOOLS**  
**BSSPA - SUPPORT STAFF MESSA INSURANCE HARD CAP DISTRIBUTION**

2021 RATES EFFECTIVE JANUARY 1, 2021 (SEE NOTE BELOW)**					
				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/19 PAYS
372D					
Choices II \$500/\$1000 deductible (traditional plan)					
<b>Single</b>	\$736.91	\$586.99	\$149.92	\$69.19	\$94.69
<b>2-person</b>	\$1,656.18	\$1,227.58	\$428.60	\$197.82	\$270.69
<b>Family</b>	\$2,060.67	\$1,600.89	\$459.78	\$212.21	\$290.39
Choices II \$1000/\$2000 deductible (traditional plan)					
<b>Single</b>	\$625.86	\$586.99	\$38.87	\$17.94	\$24.55
<b>2-person</b>	\$1,406.31	\$1,227.58	\$178.73	\$82.49	\$112.88
<b>Family</b>	\$1,749.71	\$1,600.89	\$148.82	\$68.69	\$93.99
ABC Plan 1 \$1400/\$2800 (High Deductible Plan)					
<b>Single</b>	\$639.28	\$586.99	\$52.29	\$24.13	\$33.02
<b>2-person</b>	\$1,436.53	\$1,227.58	\$208.95	\$96.44	\$131.97
<b>Family</b>	\$1,787.30	\$1,600.89	\$186.41	\$86.04	\$117.73
Essentials Plan \$375/\$750 (traditional plan)					
<b>Single</b>	\$481.06	\$481.06	\$0.00	\$0.00	\$0.00
<b>2-person</b>	\$1,080.51	\$1,080.51	\$0.00	\$0.00	\$0.00
<b>Family</b>	\$1,344.27	\$1,344.27	\$0.00	\$0.00	\$0.00

**2021 Yearly Hard Cap Limit**

<u>Single</u>	<u>2 Person</u>	<u>Family</u>
\$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.