

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

2022				RATES EFFECTIVE JANUARY 1, 2022 (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/24 PAYS	PER PAY DEDUCTION/18 PAYS		
372D							
Choices II \$500/\$1000 deductible (traditional plan)							
<b>Single</b>	\$776.70	\$608.71	\$167.99	\$84.00	\$111.99		
<b>2-person</b>	\$1,745.70	\$1,273.00	\$472.70	\$236.35	\$315.13		
<b>Family</b>	\$2,172.06	\$1,660.12	\$511.94	\$255.97	\$341.29		
Choices II \$1000/\$2000 deductible (traditional plan)							
<b>Single</b>	\$659.63	\$608.71	\$50.92	\$25.46	\$33.95		
<b>2-person</b>	\$1,482.30	\$1,273.00	\$209.30	\$104.65	\$139.53		
<b>Family</b>	\$1,844.27	\$1,660.12	\$184.15	\$92.07	\$122.77		
ABC Plan 1 \$1400/\$2800 (High Deductible Plan)							
<b>Single</b>	\$667.07	\$608.71	\$58.36	\$29.18	\$38.91		
<b>2-person</b>	\$1,499.03	\$1,273.00	\$226.03	\$113.01	\$150.69		
<b>Family</b>	\$1,865.09	\$1,660.12	\$204.97	\$102.48	\$136.65		
Essentials Plan \$375/\$750 (traditional plan)							
<b>Single</b>	\$507.01	\$507.01	\$0.00	\$0.00	\$0.00		
<b>2-person</b>	\$1,138.88	\$1,138.88	\$0.00	\$0.00	\$0.00		
<b>Family</b>	\$1,416.91	\$1,416.91	\$0.00	\$0.00	\$0.00		

**2022 Yearly Hard Cap Limit**

<u>Single</u>	<u>2 Person</u>	<u>Family</u>
\$7,304.51	\$15,276.01	\$19,921.45

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