

BERRIEN SPRINGS PUBLIC SCHOOLS
ADMINISTRATIVE STAFF MESSA INSURANCE HARD CAP DISTRIBUTION

372C

2022 RATES EFFECTIVE JANUARY 1, 2022				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/21 PAYS
372C \$500/\$1000					
Choices \$500/\$1000 deductible (traditional plan)					
Single-Choices II	\$776.70	\$608.71	\$167.99	\$84.00	\$95.99
2-person-Choices II	\$1,745.70	\$1,273.00	\$472.70	\$236.35	\$270.11
Family-Choices II	\$2,172.06	\$1,660.12	\$511.94	\$255.97	\$292.54
Choices \$1000/\$2000 deductible (traditional plan)					
Single-Choices II	\$659.63	\$608.71	\$50.92	\$25.46	\$29.10
2-person-Choices II	\$1,482.30	\$1,273.00	\$209.30	\$104.65	\$119.60
Family-Choices II	\$1,844.27	\$1,660.12	\$184.15	\$92.07	\$105.23
Essentials \$375/\$750 deductible (traditional plan)					
Single-Choices II	\$507.01	\$507.01	\$0.00	\$0.00	\$0.00
2-person-Choices II	\$1,138.88	\$1,138.88	\$0.00	\$0.00	\$0.00
Family-Choices II	\$1,416.91	\$1,416.91	\$0.00	\$0.00	\$0.00
ABC Health Savings Account Plan \$1400/\$2800 deductible					
Single-ABC HSA Plan	\$667.07	\$608.71	\$58.36	\$29.18	\$33.35
2 person-ABC HSA Plan	\$1,499.03	\$1,273.00	\$226.03	\$113.01	\$129.16
Family-ABC HSA Plan	\$1,865.09	\$1,660.12	\$204.97	\$102.48	\$117.13

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

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.**