

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

372C

2023 RATES EFFECTIVE JANUARY 1, 2023				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
<b>372C \$500/\$1000</b>					
<b>Choices \$500/\$1000 deductible (traditional plan)</b>					
Single-Choices II	\$850.35	\$616.62	\$233.73	\$116.86	\$133.56
2-person-Choices II	\$1,911.41	\$1,289.55	\$621.86	\$310.93	\$355.35
Family-Choices II	\$2,378.28	\$1,681.70	\$696.58	\$348.29	\$398.04
<b>Choices \$1000/\$2000 deductible (traditional plan)</b>					
Single-Choices II	\$722.16	\$616.62	\$105.54	\$52.77	\$60.31
2-person-Choices II	\$1,623.00	\$1,289.55	\$333.45	\$166.73	\$190.54
Family-Choices II	\$2,019.36	\$1,681.70	\$337.66	\$168.83	\$192.95
<b>Essentials \$375/\$750 deductible (traditional plan)</b>					
Single-Choices II	\$555.03	\$555.03	\$0.00	\$0.00	\$0.00
2-person-Choices II	\$1,246.94	\$1,246.94	\$0.00	\$0.00	\$0.00
Family-Choices II	\$1,551.40	\$1,551.40	\$0.00	\$0.00	\$0.00
<b>ABC Health Savings Account Plan \$1400/\$2800 deductible</b>					
Single-ABC HSA Plan	\$730.30	\$616.62	\$113.68	\$56.84	\$64.96
2 person-ABC HSA Plan	\$1,641.31	\$1,289.55	\$351.76	\$175.88	\$201.01
Family-ABC HSA Plan	\$2,042.16	\$1,681.70	\$360.46	\$180.23	\$205.98

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

**2023 Yearly Hard Cap Limit**

<u>Single</u>	<u>2 Person</u>	<u>Family</u>
\$7,399.47	\$15,474.60	\$20,180.43

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