

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

372C

| 2024 RATES EFFECTIVE JANUARY 1, 2024 | | | | 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 | \$904.76 | \$641.90 | \$262.86 | \$131.43 | \$150.20 |
| 2-person-Choices II | \$2,033.82 | \$1,342.42 | \$691.40 | \$345.70 | \$395.08 |
| Family-Choices II | \$2,530.61 | \$1,750.65 | \$779.96 | \$389.98 | \$445.69 |
| Choices\$1000/\$2000 deductible (traditional plan) | | | | | |
| Single-Choices II | \$768.35 | \$641.90 | \$126.45 | \$63.22 | \$72.25 |
| 2-person-Choices II | \$1,726.91 | \$1,342.42 | \$384.49 | \$192.24 | \$219.71 |
| Family-Choices II | \$2,148.68 | \$1,750.65 | \$398.03 | \$199.01 | \$227.44 |
| Essentials \$375/\$750 deductible (traditional plan) | | | | | |
| Single-Choices II | \$590.51 | \$590.51 | \$0.00 | \$0.00 | \$0.00 |
| 2-person-Choices II | \$1,326.77 | \$1,326.77 | \$0.00 | \$0.00 | \$0.00 |
| Family-Choices II | \$1,650.72 | \$1,650.72 | \$0.00 | \$0.00 | \$0.00 |
| ABC Health Savings Account Plan \$1600/\$3200 deductible | | | | | |
| Single-ABC HSA Plan | \$777.01 | \$641.90 | \$135.11 | \$67.55 | \$77.20 |
| 2 person-ABC HSA Plan | \$1,746.40 | \$1,342.42 | \$403.98 | \$201.99 | \$230.84 |
| Family-ABC HSA Plan | \$2,172.94 | \$1,750.65 | \$422.29 | \$211.14 | \$241.31 |

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

2024 Yearly Hard Cap Limit

| | | |
|---------------|-----------------|---------------|
| <u>Single</u> | <u>2 Person</u> | <u>Family</u> |
| \$7,702.85 | \$16,109.06 | \$21,007.83 |

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