

BERRIEN SPRINGS PUBLIC SCHOOLS
BSEA - TEACHERS MESSA INSURANCE HARD CAP DISTRIBUTION

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	
372A						
Choices \$500/\$1000 deductible (traditional plan)						
Single	\$904.76	\$641.90	\$262.86	\$131.43	\$150.20	
2-person	\$2,033.82	\$1,342.42	\$691.40	\$345.70	\$395.08	
Family	\$2,530.61	\$1,750.65	\$779.96	\$389.98	\$445.69	
Choices \$1000/\$2000 deductible (traditional plan)						
Single	\$768.35	\$641.90	\$126.45	\$63.22	\$72.25	
2-person	\$1,726.91	\$1,342.42	\$384.49	\$192.24	\$219.71	
Family	\$2,148.68	\$1,750.65	\$398.03	\$199.01	\$227.44	
Essentials \$375/\$750 deductible (traditional plan)						
Single	\$590.51	\$590.51	\$0.00	\$0.00	\$0.00	
2-person	\$1,326.77	\$1,326.77	\$0.00	\$0.00	\$0.00	
Family	\$1,650.72	\$1,650.72	\$0.00	\$0.00	\$0.00	
ABC Health Savings Account Plan \$1600/\$3200 deductible						
Single	\$777.01	\$641.90	\$135.11	\$67.55	\$77.20	
2-person	\$1,746.40	\$1,342.42	\$403.98	\$201.99	\$230.84	
Family	\$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.**