

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

| 2017-2018 | | RATES EFFECTIVE JULY 1, 2017 | | | DEDUCTION PER PAY | |
|---|---|---|------------------------------|------------------------------|------------------------------|--|
| 372A | TOTAL MONTHLY MEDICAL PREMIUM W/ACA FEES* | HARD CAP MONTHLY PREMIUM PAID BY DISTRICT | EMPLOYEE DEDUCT PER MONTH | PER PAY DEDUCTION/26 PAYS | PER PAY DEDUCTION/21 PAYS | |
| Choices \$500/\$1000 deductible (traditional plan) | | | | | | |
| Single | \$703.71 | \$528.73 | \$174.98 | \$80.76 | \$99.99 | |
| 2-person | \$1,581.48 | \$1,105.74 | \$475.74 | \$219.57 | \$271.85 | |
| Family | \$1,967.69 | \$1,442.00 | \$525.69 | \$242.63 | \$300.39 | |
| ABC Health Savings Account Plan \$1300/\$2600 deductible | | | | | | |
| Single | \$610.49 | \$528.73 | \$81.76 | \$37.73 | \$46.72 | |
| 2-person | \$1,371.73 | \$1,105.74 | \$265.99 | \$122.76 | \$151.99 | |
| Family | \$1,706.67 | \$1,442.00 | \$264.67 | \$122.15 | \$151.24 | |

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

Yearly Hard Cap Limits 2017-2018

| | | |
|---------------|-----------------|---------------|
| Single | 2 Person | Family |
| \$6,344.80 | \$13,268.93 | \$17,304.02 |

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