

BERRIEN SPRINGS PUBLIC SCHOOLS  
**FOOD SERVICE & MECHANIC STAFF MESSA INSURANCE HARD CAP DISTRIBUTION**

2021		20'RATES EFFECTIVE JANUARY 1, 2021			DEDUCTION PER PAY	
372H	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	
<b>Choices\$500/\$1000 deductible (traditional plan)</b>						
Single	\$736.91	\$586.99	\$149.92	\$69.19	\$85.67	
2-person	\$1,656.18	\$1,227.58	\$428.60	\$197.82	\$244.91	
Family	\$2,060.67	\$1,600.89	\$459.78	\$212.21	\$262.73	
<b>Choices\$1000/\$2000 deductible (traditional plan)</b>						
Single	\$625.86	\$586.99	\$38.87	\$17.94	\$22.21	
2-person	\$1,406.31	\$1,227.58	\$178.73	\$82.49	\$102.13	
Family	\$1,749.71	\$1,600.89	\$148.82	\$68.69	\$85.04	
<b>Essentials \$375/\$750 deductible (traditional plan)</b>						
Single	\$481.06	\$481.06	\$0.00	\$0.00	\$0.00	
2-person	\$1,080.51	\$1,080.51	\$0.00	\$0.00	\$0.00	
Family	\$1,344.27	\$1,344.27	\$0.00	\$0.00	\$0.00	
<b>ABC Health Savings Account Plan \$1400/\$2800 deductible</b>						
Single-ABC HSA Plan	\$639.28	\$586.99	\$52.29	\$24.13	\$29.88	
2 person-ABC HSA Plan	\$1,436.53	\$1,227.58	\$208.95	\$96.44	\$119.40	
Family-ABC HSA Plan	\$1,787.30	\$1,600.89	\$186.41	\$86.04	\$106.52	

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

**2021 Yearly Hard Cap Limit**

<b>Single</b>	<b>2 Person</b>	<b>Family</b>
\$7,043.89	\$14,730.96	\$19,210.66

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