

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

**2024 RATES EFFECTIVE JANUARY 1, 2024**

372H	TOTAL MONTHLY MEDICAL PREMIUM W/ACA FEES*	HARD CAP MONTHLY PREMIUM PAID BY DISTRICT	EMPLOYEE DEDUCT PER MONTH	DEDUCTION PER PAY	
				PER PAY DEDUCTION/24 PAYS	PER PAY DEDUCTION/18 PAYS
<b>Choices\$500/\$1000 deductible (traditional plan)</b>					
Single	\$904.76	\$641.90	\$262.86	\$131.43	\$175.24
2-person	\$2,033.82	\$1,342.42	\$691.40	\$345.70	\$460.93
Family	\$2,530.61	\$1,750.65	\$779.96	\$389.98	\$519.97
<b>Choices\$1000/\$2000 deductible (traditional plan)</b>					
Single	\$768.35	\$641.90	\$126.45	\$63.22	\$84.30
2-person	\$1,726.91	\$1,342.42	\$384.49	\$192.24	\$256.33
Family	\$2,148.68	\$1,750.65	\$398.03	\$199.01	\$265.35
<b>Essentials \$375/\$750 deductible (traditional plan)</b>					
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
<b>ABC Health Savings Account Plan \$1600/\$3200 deductible</b>					
Single-ABC HSA Plan	\$777.01	\$641.90	\$135.11	\$67.55	\$90.07
2 person-ABC HSA Plan	\$1,746.40	\$1,342.42	\$403.98	\$201.99	\$269.32
Family-ABC HSA Plan	\$2,172.94	\$1,750.65	\$422.29	\$211.14	\$281.53

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

**2024 Yearly Hard Cap Limit**

<b>Single</b>	<b>2 Person</b>	<b>Family</b>
\$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.**