BERRIEN SPRINGS PUBLIC SCHOOLS

2026 MESSA INSURANCE HARD CAP DISTRIBUTION

2026 RATES EFFECTIVE JANUARY 1, 2026

	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/21 PAYS
Choices$500/$1000 deductible (traditional plan)					
Single-Choices II	$1,013.15	$661.84	$351.31	$175.65	$200.75
2-person-Choices II	$2,277.71	$1,384.11	$893.60	$446.80	$510.63
Family-Choices II	$2,834.12	$1,805.02	$1,029.10	$514.55	$588.06
Choices$1000/$2000 deductible (traditional plan) 10% co insurance					
Single-Choices II	$874.34	$661.84	$212.50	$106.25	$121.43
2-person-Choices II	$1,965.39	$1,384.11	$581.28	$290.64	$332.16
Family-Choices II	$2,445.45	$1,805.02	$640.43	$320.22	$365.96
Essentials $375/$750 deductible (traditional plan) 20% co insurance					
Single-Choices II	$709.60	$661.84	$47.76	$23.88	$27.29
2-person-Choices II	$1,594.73	$1,384.11	$210.62	$105.31	$120.35
Family-Choices II	$1,984.18	$1,805.02	$179.16	$89.58	$102.38
ABC Health Savings Account Plan $1700/$3400 deductible					
Single-ABC HSA Plan	$886.09	$661.84	$224.25	$112.12	$128.14
2 person-ABC HSA Plan	$1,991.83	$1,384.11	$607.72	$303.86	$347.27
Family-ABC HSA Plan	$2,478.35	$1,805.02	$673.33	$336.67	$384.76

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

2026 Yearly Hard Cap Limit

Single	2 Person	Family
$7,942.09	**$16,609.32**	**$21,660.24**

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