

# Comparing Plans

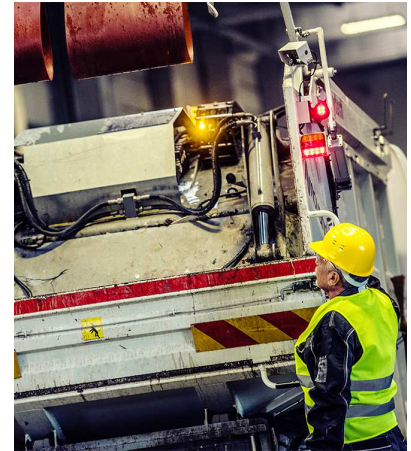
**messa ABC**  
ACCOUNT-BASED CHOICES

**MESSA**  
**Choices**

Monica McKay | Field Representative



Great coverage, personal service



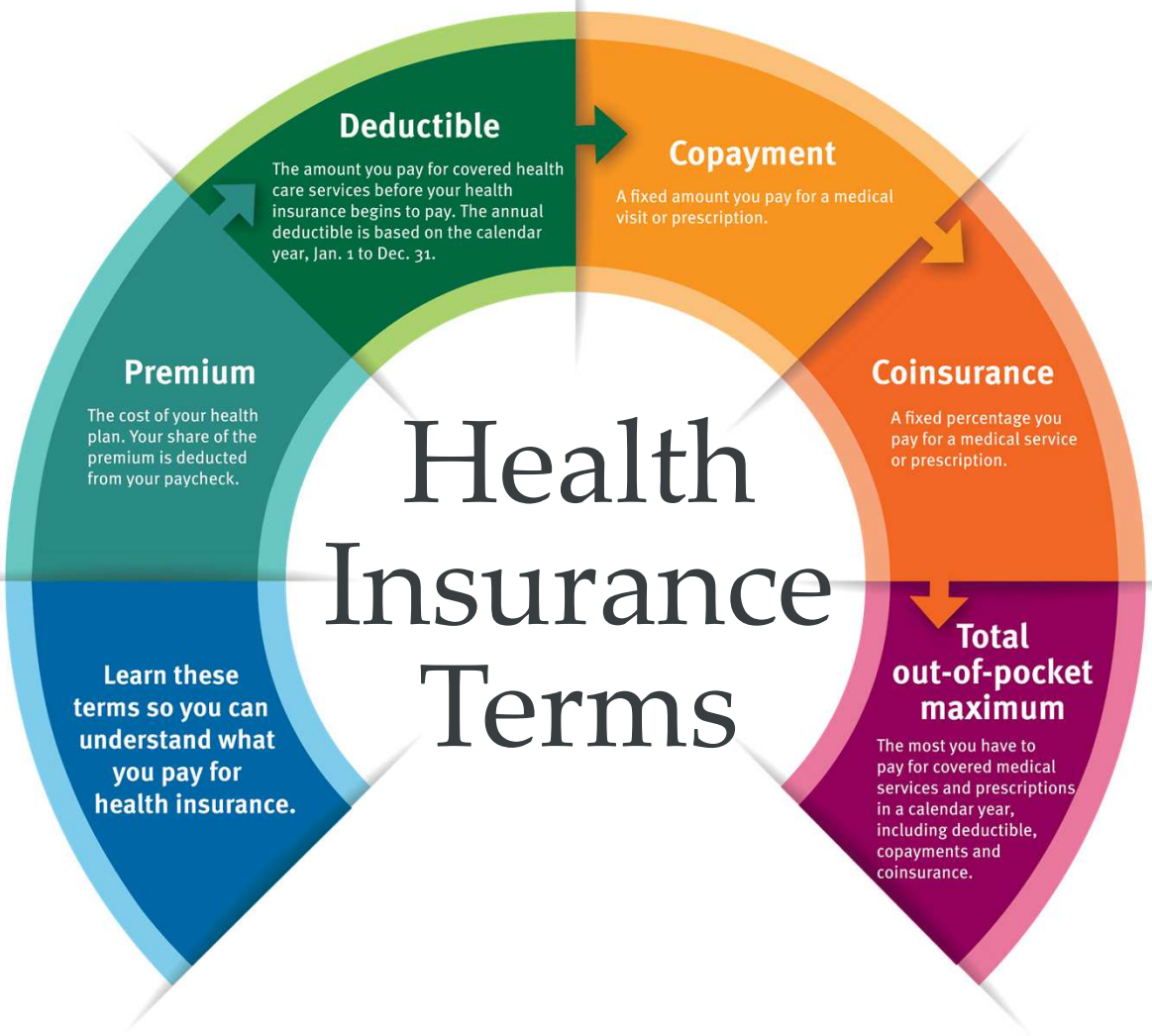
# Quality, value, service

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- Local field representative for every group
- Award-winning personal service for every member
- East Lansing-based member call center
- Created by school employees in 1960; still governed by a board made up of school employees who are MESSA members
- Nonprofit health plan
- Premium dollars used only to pay claims and administer benefits
  - ▶ No agent commissions
  - ▶ Lower-than-average administrative costs

# Health Insurance Terms



Learn these terms so you can understand what you pay for health insurance.

# Out-of-pocket maximum

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- The most a member has to pay for covered services and prescriptions in a plan year, including deductibles, copayments and coinsurance.

**Deductible + medical/Rx** out-of-pocket maximum



**Total** out-of-pocket maximum

# Dexter Teachers

## 2022 Medical Plans

	ABC Plan 2	Choices	ABC Plan 1
In-network deductible	\$2,000/\$4,000	\$500/\$1,000	\$1,400/\$2,800
Copayments	n/a	\$20/\$25/\$50	n/a
Coinsurance	0%	0%	0%
Rx coverage	ABC RX	Saver RX	ABC RX
Compatible with an HSA	Yes	No	Yes



<b>Provider network</b>	<p style="text-align: center;">Blue Cross Blue Shield PPO</p>	
<b>Deductible</b>	<ul style="list-style-type: none"> <li>— 1-person plan has a single deductible</li> <li>— 2-person and family plans have a single deductible for the combined costs of everyone covered by the plan</li> <li>— The cost of prescriptions and non-preventive medical services are subject to the deductible</li> </ul>	<ul style="list-style-type: none"> <li>— Individual deductible amount applies to each person's claims; family deductible level applies to the combined costs of all persons covered by the plan</li> <li>— The cost of all medical services, except for preventive services, counts toward the deductible</li> </ul>
<b>4<sup>th</sup> quarter carryover</b>	<p style="text-align: center;">No</p>	<p style="text-align: center;">Yes</p>



<b>Preventive services</b>	Free from in-network provider	
<b>Preventive medications</b>	Those mandated by ACA, plus additional list of free medications	Free preventive medications that are mandated by ACA
<b>HSA compatible</b>	Yes; includes free HealthEquity HSA	No
<b>FSA compatible</b>	In most cases, you cannot have an HSA and FSA at the same time	Yes





**messa** ACCOUNT-BASED CHOICES  
**ABC**<sup>®</sup>



# How it works

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- Medical and prescription costs count toward deductible
- Deductibles reset each Jan. 1; no fourth-quarter carryover of claims
- Applicable coinsurance after deductible for medical services
- Annual limit on member's out-of-pocket costs for medical and Rx
- Payments for services, medications or supplies that are not a covered benefit do not apply to deductible
- Vision and dental expenses do not count toward medical deductible or out-of-pocket maximum

# In-network services



## **BEFORE** deductible is fully paid

- Preventive care  
*No cost to you*
- Office visit  
*Deductible*
- Urgent care/ER  
*Deductible*
- Other medical services  
*Deductible*
- Prescription  
*Deductible; list of free preventive Rx*

## **AFTER** deductible is fully paid

- Preventive care  
*No cost to you*
- Office visit  
*Applicable coinsurance (0%, 10% or 20%)*
- Urgent care/ER  
*Applicable coinsurance (0%, 10% or 20%)*
- Other medical services  
*Applicable coinsurance (0%, 10% or 20%)*
- Prescription  
*Copayment or coinsurance*

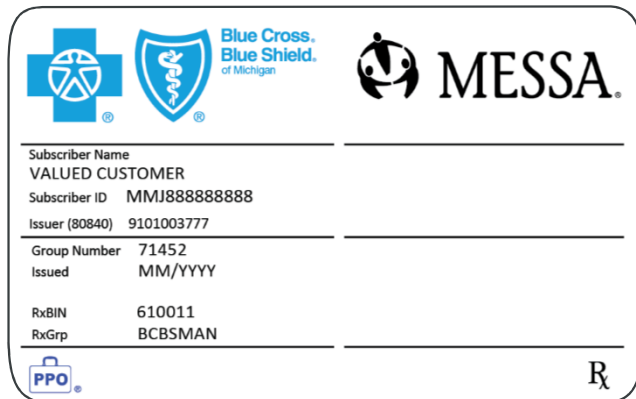
# ABC Rx plan

Copayment one-month supply	Prescription drug
<b>No cost to you</b>	<ul style="list-style-type: none"> <li>— Specific preventive medications in addition to those mandated by federal law are covered 100% with no deductible required; age and gender limits apply.</li> </ul>
<b>After your deductible is met the following copayments apply:</b>	
<b>\$2</b>	<ul style="list-style-type: none"> <li>— Specific generic drugs used to treat asthma, diabetes, and coronary artery disease.</li> </ul>
<b>\$10</b>	<ul style="list-style-type: none"> <li>— All other generic drugs.</li> <li>— Specific over-the-counter medications with a written prescription for the treatment of seasonal allergies and heartburn.</li> <li>— Cannot combine with a coupon or other manufacturer offer.</li> </ul>
<b>\$20</b>	<ul style="list-style-type: none"> <li>— Specific brand-name maintenance drugs used to treat asthma and diabetes for which there is no generic equivalent.</li> </ul>
<b>\$40</b>	<ul style="list-style-type: none"> <li>— All other brand-name drugs, including single-source drugs where no generic is available.</li> <li>— You will be responsible for the cost difference between the BCBSM-approved amount and the actual retail cost of a drug when a generic is available and medically appropriate, but you insist on a brand-name.</li> </ul>

For specific drugs under each category, go to [messa.org](http://messa.org) or call the MESSA Member Service Center at 800-336-0013 or TTY: 888-445-5614.

**Note: If the approved amount is less than the copayment, you pay only the approved amount for the drug. Select specialty drugs are limited to less than a 30-day supply.**

# A MESSA medical and Rx plan with a HealthEquity health savings account (HSA)



# HSA basics

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- Tax-free health savings account that can be paired with a MESSA ABC plan
- Use the funds to pay for deductible medical expenses, as well as qualified vision and dental expenses
- You own the account forever
- Unspent money carries over year-to-year
- Triple tax savings – no taxes on contributions, earnings or payments
- Save for retirement



# MESSA Choices



# How it works

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- Member pays 100% of the cost of **non-preventive** medical services until deductible is fully paid
- Deductible does not apply to prescriptions
- Individual/family deductible
- Deductible resets each Jan. 1; fourth-quarter carryover of claims
- Copayments for office visits, urgent care and ER
- With a coinsurance rider, you pay 10% or 20% after deductible for most medical services that do not have a copay.



# How it works

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- There are separate annual limits on member's out-of-pocket costs for medical and Rx.
- Payments for non-covered services, medications or supplies do not apply to deductible.
- Vision and dental expenses do not count toward medical deductible or out-of-pocket maximum.

# In-network services



## **BEFORE** deductible is fully paid

- Preventive care  
*No cost to you*
- Office visit  
*Copayment and deductible*
- Urgent care/ER  
*Copayment and deductible*
- Other medical services  
*Deductible*
- Prescription  
*Copayment or coinsurance*

## **AFTER** deductible is fully paid

- Preventive care  
*No cost to you*
- Office visit  
*Copayment*
- Urgent care/ER  
*Copayment\**
- Other medical services  
*Applicable coinsurance (0%, 10% or 20%)*
- Prescription  
*Copayment or coinsurance*

*\*If the urgent care or emergency room copayment is waived, then coinsurance may apply.*

# Saver Rx plan

Available with **MESSA Choices**

Copayment one-month supply	Prescription drug
<b>No cost to you</b>	<ul style="list-style-type: none"> <li>Specific preventive medications in addition to those mandated by federal law are covered 100% with no deductible required; age and gender limits apply.</li> </ul>
<b>\$2</b>	<ul style="list-style-type: none"> <li>Specific generic drugs used to treat asthma, diabetes, high blood pressure, high cholesterol and coronary artery disease.</li> </ul>
<b>\$10</b>	<ul style="list-style-type: none"> <li>All other generic drugs.</li> <li>Specific over-the-counter medications with a written prescription for the treatment of seasonal allergies and heartburn.</li> <li>Cannot combine with a coupon or other manufacturer offer.</li> </ul>
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# Picking a Plan: Things to consider

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- How do I use my health insurance?
- What are the costs of my regular prescription medications?
- Am I interested in contributing money to a health savings account?
- How much money am I comfortable paying in up front premium?
- Am I able to pay for a higher cost prescription or service that goes to a deductible?
- Am I comfortable using online features to manage my plans?



- [HOME](#)
- [BENEFITS](#)
- [CLAIMS](#)
- [MANAGE ACCOUNT](#)
- [CONTACT US](#)

**messa ABC** Plan 1  
ACCOUNT-BASED CHOICES

John Doe  
1475 Kendale Blvd.  
East Lansing, MI 48826-2560

**MY POLICY**

**Employer**  
As of 1/1/2021  
Enrollee ID: 000000000

**HealthEquity**

[View your account >](#)

HSA balance: \$6,716.39

[Choose/update benefits](#)

[View EOB statements](#)

[Find Care](#)

[Rx home delivery](#)

[Request ID card](#)

[Virtual ID card](#)

[Wallet-sized benefit card](#)

**Deductible**

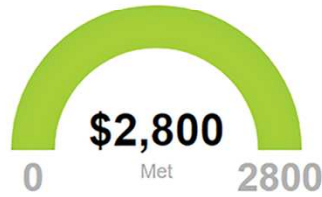
**Out-of-pocket**

Current year  Previous year

In-network  Out-of-network

Family deductible progress

**\$2,800 Total**



**\$2,800.00** Met

**\$0.00** Remaining



Your deductible at a glance

**SUMMARY**

[View all deductible claims >](#)

Claim totals	Amount billed	MESSA coverage		Member responsibility	
		Provider savings	MESSA payment	Deductible	Copayment/ coinsurance
<b>Total Medical</b>	\$3,508.50	\$1,123.83	\$26.17	\$2,358.50	\$0.00
<b>Total Pharmacy</b>	\$2,565.80	\$2,032.93	\$61.78	\$441.50	\$29.59
<b>Totals</b>	\$6,074.30	\$3,156.76	\$87.95	\$2,800.00	\$29.59

Dashboard



### Claims

Print Claims

All patients  
 John Doe 1/17/1965  
 Jane Doe 3/04/1968  
 Judy Doe 10/01/1998

All claim types  
 Medical  
 Pharmacy  
 Vision  
 Dental

From date of service: 1/1/2021  
 To date of service: 9/1/2021

Network type: All Claims  
 View options: All claims

See what MESSA paid and what you owe

Show 10 entries

Search:

Patient name	Service date	Billing provider	Amount billed	MESSA coverage		Member responsibility		Other	Claim number
				Provider savings	MESSA payment	Deductible	Copayment/coinsurance		
John Doe	8/4/2021	ANESTHESIA SERVICES PLLC	\$157.00	\$40.00	\$105.30	\$0.00	\$11.70	\$0.00	00000000000000 <a href="#">View EOB</a>
Jane Doe	7/29/2021	ABC SURGERY CENTER	\$374.00	\$84.00	\$261.00	\$0.00	\$29.00	\$0.00	00000000000001 <a href="#">View EOB</a>
Jane Doe	7/20/2021	ABC GREATER HOSPITAL	\$62.00	\$10.00	\$46.80	\$0.00	\$5.20	\$0.00	10000000000000 <a href="#">View EOB</a>
Jane Doe	7/9/2021	ABC Optical Services Inc	\$404.00	\$162.00	\$242.00	\$0.00	\$0.00	\$0.00	11000000000123 <i>No EOB</i>
Jane Doe	7/1/2021	ABC GREATER HOSPITAL	\$606.66	\$0.00	\$546.00	\$0.00	\$60.66	\$0.00	12300000000001 <i>No EOB</i>
Jane Doe	5/3/2021	ABC SURGERY CENTER	\$1,762.22	\$0.00	\$1,586.00	\$0.00	\$176.22	\$0.00	12000000000003 <a href="#">View EOB</a>

# Claims



# Comparison tool

My MESSA.

1. Select plans

2. Select coverage

3. Calculate and compare

## Estimate employee out-of-pocket costs

Reset Print

Step 1: Select up to four plans to compare

	1 Compare	2 Compare	3 Compare	4 Compare
Plan	MESSA Choices	Essentials by MESSA	MESSA ABC Plan 1	MESSA ABC Plan 2
Deductible	\$500 / \$1000	\$375 / \$750	\$1350 / \$2700	\$2000 / \$4000
Coinsurance	0 percent	20 percent	0 percent	10 percent
Medical copays	\$20 / \$25 / \$50	\$10 / \$25 / \$50 / \$200	\$0 / \$0 / \$0	\$0 / \$0 / \$0
Rx copays	MESSA Saver Rx	\$10 / 20% / 20%	MESSA ABC Rx	3-Tier Rx
Your premium share	\$382	\$	\$182	\$0
Pays per year	12		12	
Employer HSA	\$	\$	\$	\$700

Step 2: Select coverage and claims scenario options

Coverage type selected: *Single*

Claims scenario selected: *Not much*

SELECT OPTIONS

Step 3: Calculate and compare employee out-of-pocket costs

CALCULATE AND COMPARE

# Example 1: Jack

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- Married, with two young kids
- 35 years old
- Everyone in the family gets their preventive services every year
- Wife has a diabetes, and requires several high cost medications, regular doctor visits, and medical supplies
- It seems like one or the other of his kids are always getting injured in sports, or getting childhood illnesses like strep or ear infections
- Currently on MESSA ABC 1



# Example 2: Diane

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- Single
- 30 years old
- Gets her preventive services every year
- Has high cholesterol managed by atorvastatin, but otherwise healthy
- Wants to have LASIK surgery
- Currently on MESSA Choices

# Example 3: Roxanne

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- Married, 3 grown children no longer on her plan
- 50 years old
- Gets her preventive services every year
- A recent routine mammogram revealed breast cancer, and she will require extensive treatment and possibly a mastectomy
- Her husband has MS and takes several high cost medications, and has regular visits with a specialist
- Currently on ABC 2



# Members spoke, MESSA listened



# MESSA services

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- Worksite Wellness program
- MyMESSA online account
- MESSA virtual ID card
- Experian – free identity protection
- Omada – weight loss and diabetes prevention
- Livongo – diabetic supplies and coaching
- Ovia – mobile apps to support fertility, pregnancy and parenting
- MyStressTools – powerful suite of stress management tools



MESSA believes the hardworking people who care for our kids, our schools and our communities **deserve exceptional health benefits** and **unmatched personal service.**