



What to know before you're expecting

A MESSA Baby Workshop

Monica McKay, MESSA field representative

Family and Medical Leave Act



- Provides job and benefits protection for eligible employees
- Qualified leave reasons:
 - ▶ Birth and care of a child
 - ▶ Adoption and care of a child
- Up to 12 weeks of leave allowed
- Can run concurrent with paid leave

Short-term disability



- MESSA's short-term disability coverage pays benefits for pregnancy-related leave, subject to plan guidelines.
- Benefit period is based on type of delivery:
 - ▶ Vaginal delivery: **6 weeks**
 - ▶ C-section delivery: **8 weeks**
- Pay received from your employer is subtracted from the disability benefit.

Short-term disability



- Short-term disability benefits are not payable during the summer vacation period unless you are contracted to work during the summer.
- If you already have short-term disability, you must request an increase to your weekly benefit **before** you're pregnant.
- The benefit amount you can select is based on salary.
- You can choose a 7-day or 28-day waiting period.
 - ▶ The premium is lower for the 28-day waiting period.

Signing up for short-term disability



- When to sign up:
 - ▶ At hire
 - ▶ Open enrollment
 - ▶ Qualifying event
- Short-term disability has a pre-existing clause:
 - ▶ To ensure your eligibility for short-term disability maternity benefit, elect to increase your weekly benefit or purchase the coverage **before** you're pregnant.

Initiate a short-term disability claim

- ❖ Notify your employer.
- ❖ Your benefit administrator will complete the employer statement and fax it to MESSA Disability.

MESSA
 1475 Kendale Blvd., PO Box 2560
 East Lansing, MI 48826-2560
 517.332.2581 or 800.247.6951
 Fax: 517.336.4042
 www.messa.org

Employer Statement For Short and Long Term Disability Income Benefits
THESE BENEFITS ARE PAID UNDER A POLICY UNDERWRITTEN BY LIFE INSURANCE COMPANY OF NORTH AMERICA
This form is not to be completed until employee has stopped working.
 In order to process your claim rapidly, please answer *all* questions.

Employee Information (Please Print)
 Employee's Name _____ Contract Number _____

Do you, the EMPLOYER, contribute to the cost of the MESSA short-term/long-term disability program for this employee?
 Yes No If yes, give percent of employer contribution ____%
 STD If yes, give percent of employer contribution ____%
 LTD If yes, give percent of employer contribution ____%

If the EMPLOYEE contributes to the cost of a disability program with pre-tax dollars, please provide that percentage and check "pre-tax dollars." If not, please check "No."
 Pre-tax dollars If yes, give percent of enrollee contribution ____%
 Pre-tax dollars If yes, give percent of enrollee contribution ____%

Status of Employment

<input type="checkbox"/> Absent - still on payroll. Date employee is expected to return: (m m / d d / y y)	<input type="checkbox"/> Absent - medical leave has been granted. Date medical leave will cease: (m m / d d / y y)
<input type="checkbox"/> Termination - Laid off Date employee was laid off:	<input type="checkbox"/> Termination - Retired Date employee retired:
<input type="checkbox"/> Termination - Voluntary Date employee terminated employment:	<input type="checkbox"/> Termination - Involuntary Date employee was terminated:
<input type="checkbox"/> Placed on leave (other than medical leave) Date leave began:	<i>Note: Please advise the MESSA Disability office in writing of the employment status for this employee changes after the submission of this information.</i>

Is employee a 52-week employee? Yes No
 If no, please advise summer vacation dates: Last day of current school year employee is required to work _____ First day of next school year employee is required to report _____
 Balanced calendar? No Yes If yes, send calendar.

Last date employee was physically present on the job: _____

Has employee returned to work? Yes No If yes, give date: _____ If no, when do you expect employee to resume work? _____

Is there a possibility of workers' compensation liability in this claim? Yes No
 If yes, please provide Incident Report and the Notice of Compensation or Dispute.

Please notify the MESSA office IMMEDIATELY when the employee returns to work.

Occupational Classification and Level of Education
 Date Employed (month/year): _____ Total years of service in a Michigan public school: _____ Yrs.

Choose (check) the classification that applies:
 Administrator Bus driver Clerical Other: _____
 Teacher Subject taught: _____ Grade: _____

Please indicate the current level of education: High School College If college, give number of years: _____

Note: It will be necessary to attach a copy of the employee's job description attached?
 Yes No Unavailable

Please continue on the reverse →



Initiate a short-term disability claim

- ❖ Download the Member Report and Physician Report forms under Disability Claims at messa.org/Forms.
- ❖ Complete the form and fax or mail it to MESSA Disability.
- ❖ Ask your doctor to complete the Physician Report form and return it to MESSA Disability.

The image shows two overlapping forms from MESSA. The top form is the 'Physician/Psychologist Report For Disability Benefits' and the bottom form is the 'Member Report for Short and Long Term Disability Income Benefits'. Both forms include contact information for MESSA (1475 Kendale Blvd., PO Box 2560, East Lansing, MI 48826-2560) and a disclaimer: 'These benefits are paid under a policy underwritten by Life Insurance Company of North America. To prevent any unnecessary delays in processing your claim, all questions must be answered. Do not complete this form prior to your last day worked.' The Member Report form contains sections for Member Information, Illness/Injury Information, and Physicians and/or therapists who have treated you for this illness/injury.

Physician/Psychologist Report For Disability Benefits

Member Report for Short and Long Term Disability Income Benefits

These benefits are paid under a policy underwritten by Life Insurance Company of North America. To prevent any unnecessary delays in processing your claim, all questions must be answered. Do not complete this form prior to your last day worked.

Member Information (Please print)

Member name	Date of birth (mm/dd/yy)	Social Security number	Phone
Address	City	State	Zip

Illness/Injury Information

Nature of illness or injury: _____

What are the symptoms due to: Illness Injury Auto Injury Pregnancy

If illness, give date symptoms first appeared: (mm/dd/yy) _____

If injury, give date of accident: (mm/dd/yy) _____

Date you received medical advice or treatment for this condition: (mm/dd/yy) _____

How and where did the injury occur? _____

If auto related, please provide the following: Name of Auto Carrier _____ Policy Number _____ Phone _____

Is this claim the result of a work-related illness/injury? Yes No

If yes, what are your intentions?
 I have applied for workers' compensation.
 I may apply for workers' compensation.
 I do not intend to apply for workers' compensation.

Is this claim the result of a 3rd party incident? Yes No

If yes, what are your intentions?
 I have obtained legal counsel.
 I may obtain legal counsel.
 I do not intend to obtain legal counsel.

MESSA has a right of recovery provision which state you are obligated to inform MESSA prior to settlement of any workers' compensation or 3rd party claim.

Have you been confined to a hospital? Yes No

If yes, please give dates: From (mm/dd/yy) _____ Through (mm/dd/yy) _____

Have you been confined to your home? Yes No

If yes, please give dates: From (mm/dd/yy) _____ Through (mm/dd/yy) _____

If you have recovered or returned to work, give date: (mm/dd/yy) _____

If still totally disabled, when do you expect to return to work? (mm/dd/yy) _____

Have you engaged in any work, part-time or otherwise, since your disability began? Yes No

If yes, please explain and give dates: (mm/dd/yy) _____

Have you had any previous periods of disabilities within the past 12 months? Yes No

If yes, please give dates: (mm/dd/yy) _____

Physicians and/or therapists who have treated you for this illness/injury:

Name	Provider's speciality	Address	Phone
_____	_____	_____	_____
Name	Provider's speciality	Address	Phone
_____	_____	_____	_____
Name	Provider's speciality	Address	Phone
_____	_____	_____	_____

Close a short-term disability claim



- Your doctor will give you a release to return to work slip; fax it to MESSA Disability at 517-336-4042.
- The MESSA Disability team will process any remaining benefits and close your claim.
- If your leave needs to be extended due to medical complications, you'll need to submit additional medical documentation for review.

Maternity care



- Covered at no cost:
 - ▶ In-network routine prenatal visits are covered at no cost to you.
- Subject to your MESSA plan's deductible and coinsurance:
 - ▶ Delivery
 - ▶ Ultrasound
 - ▶ Labs
 - ▶ Other services



Maternity care

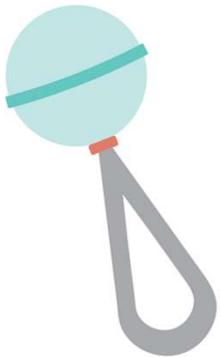


- Subject to your MESSA prescription plan:
 - ▶ Prenatal vitamins (free for MESSA ABC plans)
 - ▶ Other pregnancy-related medications are subject to your prescription plan guidelines.
- Gestational diabetes
 - ▶ Benefits are available, subject to your plan deductible and guidelines.

Post-natal care



- Essentials by MESSA or MESSA Choices plans:
 - ▶ Post-natal visits are covered at no cost.
- MESSA ABC plans
 - ▶ Post-natal visits are subject to deductible and applicable coinsurance.



Adding new baby or dependent



- Add your new baby to your coverage **within 30 days** of giving birth or adoption.
- **Contact your employer** to add your baby.



Adding new baby or dependent



- An adopted child may be enrolled prior to the final adoption date. You may be required to provide one of the following:
 - ▶ A court order stating the child has been placed in your home for purposes of adoption.
 - ▶ A legally binding contract between the adoptive parents and adoption agency.
- In the matter of a legal guardianship, a child becomes an eligible dependent on the date you are appointed guardian by a probate court judge.

Newborn care



- Well-baby visits from an in-network provider are covered at no cost to you.
 - A newborn's first routine physical exam at the hospital must not be performed by the anesthesiologist or attending physician.
 - Medical visits are subject to your plan deductible, coinsurance and copayments (e.g., office visits, specialist visits).
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Breast pump coverage

Essentials by MESSA

- ❖ You need a prescription from a physician.
- ❖ Up to \$300 for a manual or electric breast pump at a durable medical equipment (DME) provider.
- ❖ No coverage at retail or online stores.

MESSA Choices

- ❖ You need a prescription from a physician.
- ❖ Up to \$300 for a manual or electric breast pump at retail, online or DME providers.
- ❖ Submit your receipt to MESSA for reimbursement.

MESSA ABC

- ❖ You need a prescription from a physician.
- ❖ Up to \$300 for a manual or electric breast pump at retail, online or DME providers.
- ❖ Submit your receipt to MESSA for reimbursement.

All plans cover **one pump per birth.**

At a qualified Blue Cross Blue Shield of Michigan DME supplier, ask which breast pump options are covered **at no cost** to you.



Other covered maternity-related benefits

Benefits	Essentials by MESSA	MESSA Choices	MESSA ABC
Breastfeeding support and counseling from a lactation consultant	Two visits per year with an MD or DO covered at no cost	Two visits per year with a lactation consultant, MD or DO covered at no cost	Two visits per year with a lactation consultant, MD or DO covered at no cost
Maternity care provided by a certified nurse midwife <i>(at a BCBCSM-approved birthing center)</i>	Yes	Yes	Yes
Hospitalization indemnity coverage	Yes	Yes	Yes

Hospital Indemnity Plan

- MESSA's **new supplemental hospital plan** pays benefits when you have a hospital stay due to illness, injury, surgery or child birth.
 - ▶ **Hospital admission: \$1,000**
(Initial day)
 - ▶ **3-day hospital stay: \$200**
(additional two days begins on the second day)

messa.org/Supplemental



Ovia

- Trio of apps
- Free for MESSA members
- Provides personal support:
 - ▶ Help identifying pregnancy risk factors
 - ▶ Help identifying early childhood milestones
 - ▶ In-app messaging with an Ovia registered nurse health coach

messa.org/Ovia

oviahealth | MESSA

maternity and family support at your fingertips

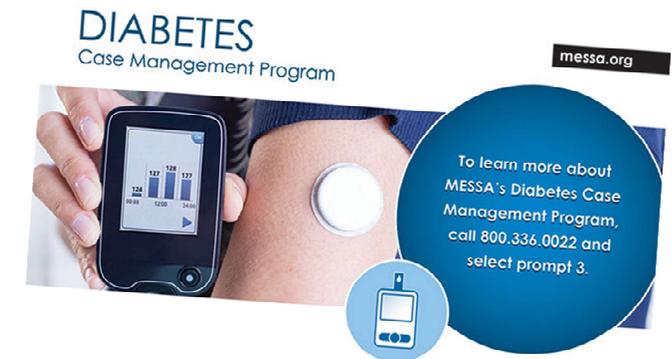
Ovia Health has partnered with MESSA to provide maternity and family benefits that support you through your entire parenthood journey. Here's how to download Ovia and launch your account:

- 1 Download the app that's right for you
 - Ovia Fertility Health & Fertility
 - Ovia Pregnancy Pregnancy & Postpartum
 - Ovia Parenting Family & Working Parents
- 2 When signing up, choose "I have OviaHealth as a benefit" and enter MESSA as your health plan before tapping "Sign up"
- 3 Already have an Ovia app on your phone?
 1. Open your app and tap "Health."
 2. Tap "Update my healthcare information" and enter MESSA as your health plan.

Download on the App Store | GET IT ON Google play

Diabetes Case Management

- Available at no cost to members and dependents with any type of diabetes, including gestational diabetes
- MESSA's certified diabetes nurse educator works one-on-one with participants



MESSA members and their dependents with diabetes can get personal help through MESSA's Diabetes Case Management Program.

MESSA's program is based on the latest guidelines from the American Diabetes Association, and is appropriate for individuals with any type of diabetes, including Type 1, Type 2 and gestational.

Members who sign up for the free program will be contacted by Rachelle Twichell, R.N., MESSA's certified diabetes nurse educator. Rachelle can provide important information, guidance and encouragement to help you reach your diabetes health goals, including:

- One-on-one coaching to help you take control of your diabetes and avoid health complications, understand blood sugar tests and insulin injections, and develop nutrition strategies to support good health.
- Helpful information to help you better communicate with your health care providers.
- An assortment of materials to help you learn more about diabetes self-management.

Millions of children and adults in the United States have diabetes — and many more have prediabetes and are at risk for developing Type 2 diabetes. Diabetes can take a toll on your health, according to the American Diabetes Association, leading to heart attacks, strokes, kidney failure, vision loss, nerve damage and more.

Rachelle is here to help you manage your diabetes and reduce the risk of more serious complications.

messa.org/diabetes

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MESSA

messa.org/Diabetes

Cardiovascular Case Management

- Provides personal support from a nurse educator to help reduce the risk of heart attack or stroke and help get high blood pressure under control
- Help with developing a personalized heart health action plan to manage pregnancy-related cardiovascular conditions

messa.org/Heart



MESSA's Cardiovascular Case Management Program can provide members and their dependents with free personal support from a nurse educator to help reduce the risk of heart attack or stroke and get high blood pressure under control.

Personalized, targeted support

MESSA's cardiovascular nurse educator, Cathy Scott-Lynch, is a registered nurse who helps participants develop personal heart health action plans. She works with participants to identify strategies that can lead to better lifestyle choices and result in an overall healthier and productive life.

Participants will learn how to:

- Identify key health risk numbers, including blood pressure, blood sugar, and good and bad cholesterol.
- Effectively communicate needs and concerns to health care providers.
- Recognize health complications that may arise.

In addition to healthy lifestyle measures, some people may need prescription medications to control blood pressure. Cathy can help members partner with their physicians to develop an effective blood pressure management strategy.

For those who have suffered a heart attack or stroke, Cathy can help participants access specific MESSA benefits, such as cardiac rehabilitation, that can dramatically reduce the risk of another attack.

messa.org/heart

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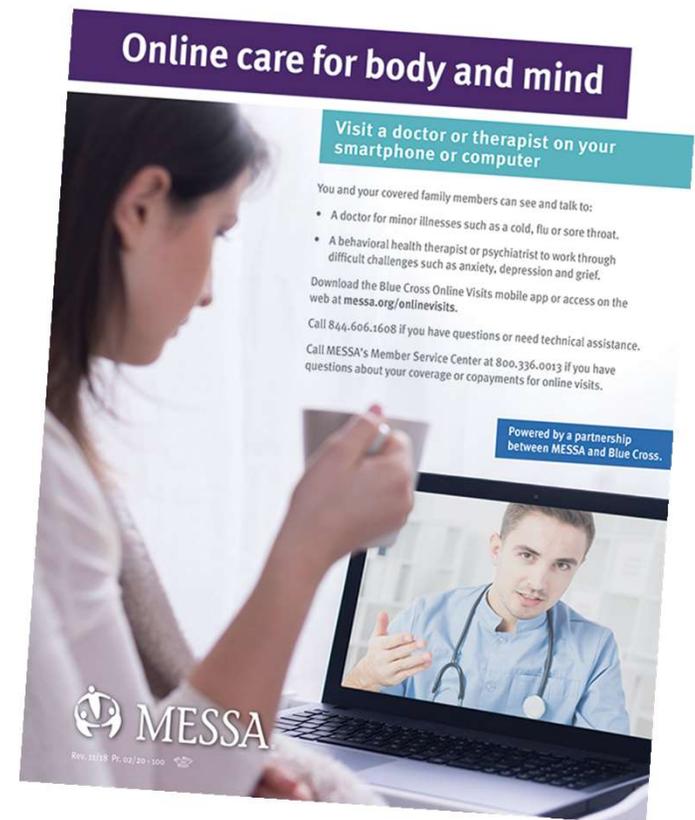


MESSA

Blue Cross Online Visits

- Use Blue Cross Online Visits for minor illnesses or injuries and mental health
- Visits are subject to your plan's deductible, copayment and coinsurance requirements (if applicable)

messa.org/OnlineVisits



Online care for body and mind

Visit a doctor or therapist on your smartphone or computer

You and your covered family members can see and talk to:

- A doctor for minor illnesses such as a cold, flu or sore throat.
- A behavioral health therapist or psychiatrist to work through difficult challenges such as anxiety, depression and grief.

Download the Blue Cross Online Visits mobile app or access on the web at messa.org/onlinevisits.

Call 844.606.1608 if you have questions or need technical assistance.

Call MESSA's Member Service Center at 800.336.0013 if you have questions about your coverage or copayments for online visits.

Powered by a partnership between MESSA and Blue Cross.

MESSA
REV. 01/18 Pr. 02/20-100

NurseLine

- NurseLine is staffed by registered nurses who can answer medical questions and offer guidance.
- Call NurseLine 24 hours a day, 7 days a week, 365 days a year at 800-414-2014.



NurseLine
Ask a registered nurse
800.414.2014

messa.org

24/7 ACCESS

Is this a cold or something more serious?

With MESSA, you have access to NurseLine 24 hours a day, 7 days a week.

NurseLine is staffed around the clock by registered nurses who can answer medical questions and offer guidance. When you call, a registered nurse will listen to your questions and discuss your health concerns with you. The nurse may provide measures you can take at home, or suggest you contact your regular provider. NurseLine can take some of the worry out of health care, and help you avoid unnecessary emergency room visits.



NurseLine is not a 911 service and is not intended to replace qualified medical care given by your doctor or other medical professional. If you have an illness or injury that requires immediate attention, please go directly to an emergency room.

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MESSA



Questions?

Contact your MESSA field representative at 800-292-4910.





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