





Dear MESSA member,

If you're thinking about having a baby or you're already expecting, you're preparing for an exciting and life-changing experience.

It's a busy time and you're certain to have questions about your MESSA health benefits, maternity and parental leave, short-term disability and more. Included in this packet you'll find information to help you:

- Add your new baby to your health plan.
- Understand your options if you want to take time off when your baby arrives.
- Learn about MESSA maternity and newborn benefits.

Additionally, you will find information about MESSA's case management programs that offer support from specially trained nurses, as well as other benefits that will support you along your parenting journey.



Member Service Center _____	800.336.0013
Field representative _____	800.292.4910
Ovia _____	messa.org/ovia
Nurseline _____	800.414.2014
Online Visits _____	messa.org/onlinevisits
OptumRx mail-order Rx _____	800.903.8346
MESSA Case Management _____	800.336.0022, prompt 3
Your pediatrician _____	

If you have any questions, please call MESSA's Member Service Center at 800.336.0013 or your MESSA field representative at 800.292.4910. You can also live chat with us by going to your MyMESSA member portal at messa.org and clicking "live chat."



Short-term disability

A pregnancy or birth-related disability can result in a loss of income to you. MESSA short-term disability coverage will pay benefits for pregnancy-related leave, subject to certain requirements. Please see below for details.

 **You must purchase short-term disability to cover a pregnancy-related disability before you're pregnant.**

- If you already have short-term disability coverage and want to increase your weekly benefit, you must request the change before you're pregnant.
- You can sign up for short-term disability when you are hired, at open enrollment or due to a qualifying event.
- Short-term disability includes a pre-existing clause; you are not eligible to receive benefits if you were treated for your disabling condition three months before the date you became insured for short-term disability, or the date you increased your weekly benefit, unless you meet one of the following criteria:
 - You have not received treatment or received prescription medication for your disabling condition for three consecutive months.
 - You had no loss of time from active employment* for the disabling condition for six consecutive months and have been continuously insured. **You have not missed any work time, i.e. sick time.*
 - Your short-term disability policy or your increased benefit amount has been in effect for 12 months in a row.
- You can purchase short-term disability coverage with a 7-day or 28-day waiting period. Benefits are paid after the waiting period expires.
- Benefits can be paid for six or eight weeks, depending on type of delivery. The waiting period is included in the six- or eight-week period, so plan accordingly.
- Pay you receive from your employer, including pay for sick/vacation time, is subtracted from your disability benefit.
- Disability benefits are paid during the summer months only for employees who are contractually required to work during the summer.
- If you pay short-term disability premiums with pre-tax dollars, or if your employer pays the premium, your disability income will be taxed.



Tip: Apply for benefits as soon as you are disabled from work due to pregnancy. Three forms are required to apply — one from the member, one from the physician and one from the employer. Find and download disability forms at messa.org/forms.

Questions? Call MESSA Disability at 800.247.6951.





Family leave

Maternity leave, now often called parental or family leave, is the time a mother or father takes off from work for the birth or adoption of a child.

Actual paid "maternity leave" is uncommon. You'll probably use a combination of short-term disability, paid leave (sick leave, vacation and personal days) or unpaid leave during your time away from work.

Short-term disability

Short-term disability is meant to cover a portion of your salary during the time you're unable to do your job due to illness, injury or childbirth. If you are enrolled in a short-term disability plan you should know that this coverage does not grant you extra leave, but it would provide some payment for your leave. Depending on your contract, short-term disability is something you and/or your employer pay premiums for and there are eligibility requirements.

Paid leave

You may be able to use sick days or a sick bank, if one exists where you work. Review your contract and check with your benefits administrator.

Family and Medical Leave Act

The Family and Medical Leave Act (FMLA) is intended to provide job and benefit protection for eligible employees. Qualified leave reasons include birth and care of an employee's child and placement for adoption. Eligible employees may take up to 12 weeks of leave. During this time, the employee's benefits will continue. FMLA may run concurrent with a paid leave. Review your contract and check with your benefits administrator to determine how much of your 12 weeks will include paid time off.





Adding a dependent to your health plan

It's important to add new dependents to your health plan within a specified timeframe to ensure they are covered. Contact your employer for instructions on adding new dependents. Here is some helpful guidance.

New baby

Add your new baby to your health plan **within 30 days** of birth.



Adoption

Your adopted child may be enrolled prior to the final adoption date. However, when adding a child that is in the process of being adopted, you may be required to provide one of the following documents:

- An order from a court of law stating that the child has been placed in the home for purposes of adoption
- A legally binding contract between the adoptive parents and the adoption agency

You will need to provide the final adoption papers once the process is complete.

Legal guardianship

A child becomes an eligible dependent on the date that you are appointed guardian by a probate court judge.



Questions?

Call MESSA's Member Service Center at 800.336.0013.



Maternity and newborn care

Maternity care

- In-network routine prenatal visits are covered at no cost to you.
- Prenatal vitamins and other pregnancy-related medications are covered according to the terms of your prescription coverage. If you have a MESSA ABC health plan, prenatal vitamins are included in the list of free preventive prescriptions.
- Delivery, ultrasound, labs and other services are subject to your plan deductible and coinsurance.
- Post-natal visits are covered at no cost to you if you have a MESSA Choices or Essentials by MESSA plan. Under a MESSA ABC plan, post-natal visits are subject to your deductible and applicable coinsurance.

Newborn care

- A newborn's first routine physical exam at the hospital must be provided by a doctor other than the anesthesiologist or the attending physician.
- Well-baby visits from an in-network provider are covered at no cost to you.
- All other medical care is subject to your plan deductible, copayments and coinsurance, including office visits, specialist visits and/or hospitalization if your child is ill.

Immunizations

- Most immunizations administered by an in-network provider are covered at no cost to you.
- MESSA follows the guidelines of the Advisory Committee on Immunization Practices and the American Academy of Pediatrics. The guidelines are subject to change.

Support from MESSA nurses

- MESSA has special programs for members with diabetes — including gestational diabetes — high blood pressure, cardiovascular disease and asthma. Our nurse educators provide helpful support at no cost to you. For information, call 800.336.0022, prompt 3.



Be sure to add your baby to your health plan within 30 days of birth or adoption.



Breast pump

- MESSA covers one electric or manual pump per birth.
- You need a prescription from your physician.
- Certain pumps are covered at no cost to you from a payable durable medical equipment supplier.

Ovia

- From planning to pregnancy to parenting, MESSA is here to support you on your journey through a partnership with Ovia Health. Ovia's three apps provide support through every stage of family planning, and all three apps are provided as a covered benefit at no cost to MESSA members. Learn more at messa.org/ovia.



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

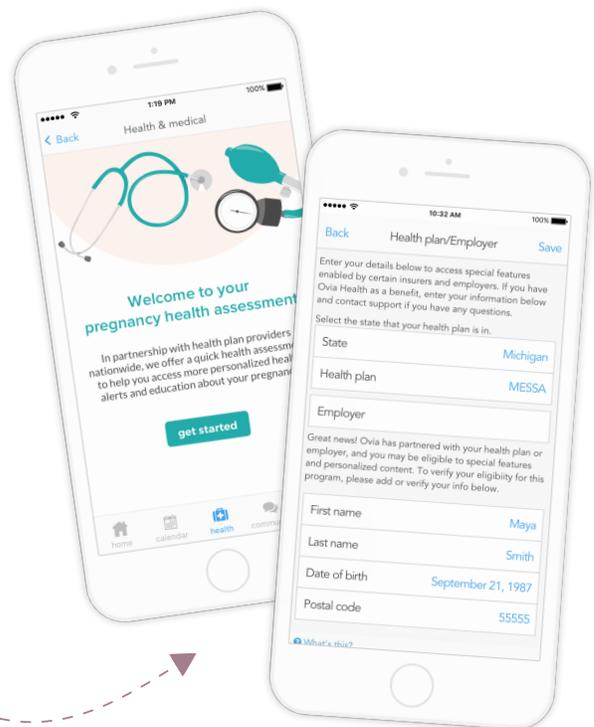


Ovia Parenting
Family & Working Parents

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.



If you don't update your health care information in Ovia, you'll only be able to access some of the features available to you:

- ✓ Health and menstrual cycle tracker
- ✓ Pregnancy calendar and daily baby updates
- ✓ Child's development checklist
- ✓ Daily health and wellness content
- ✓ Data and symptom feedback



With Ovia Health, you'll have access to enhanced, personalized health and wellness features:



Health assessment and symptom tracking

Receive alerts and predictive, personal coaching when Ovia detects a potential medical issue.



Over 50 physician-developed clinical programs

Engage with personalized health and wellness programs to help you navigate infertility, sexual health, birth planning, preterm delivery, mental health, breastfeeding, and more.



Unlimited 1-on-1 coaching

Message instantly with registered nurse health coaches to ask all your questions.



Benefits library

Learn about and access your other MESSA benefits from one centrally located, easy to find place. If you have any questions about your MESSA benefits, call MESSA's Member Service Center at 800.336.0013.



Career and return-to-work programs

Find coaching and career advice for preparing for maternity leave, returning to work, and being a working parent.

DIABETES

Case Management Program

messa.org



To learn more about MESSA's Diabetes Case Management Program, call 800.336.0022 and select prompt 3.



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®

CARDIOVASCULAR

Case Management Program

messa.org



To learn more
about MESSA's
Cardiovascular Case
Management Program,
call 800.336.0022 and
select prompt 3.



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®

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.



NurseLine

Ask a registered nurse
800.414.2014



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.



Breast pump coverage

All MESSA plans cover one breast pump per birth, with some restrictions depending on your plan. Before purchasing, you will need a prescription from your physician. The pump may be electric or manual.

MESSA ABC and MESSA Choices

With a MESSA ABC or Choices plan, you have two options: You can purchase a pump from a retail or online store, or you can obtain a breast pump from a qualified durable medical equipment (DME) supplier that participates with Blue Cross Blue Shield of Michigan (BCBSM).

At an online or retail store, you will pay upfront for the breast pump and submit your bill to MESSA for reimbursement. MESSA will cover up to \$300 of the cost for a breast pump and supplies. Sales tax and shipping costs are not reimbursable.

At a qualified DME supplier, ask which breast pump options are available at no cost to you. Certain pumps are covered 100% with no out-of-pocket cost. The supplier will bill MESSA directly. However, if you go to a DME supplier that does not participate with BCBSM, you may have to pay additional charges to the supplier and you will have to submit a receipt to MESSA for reimbursement up to \$300.

Reimbursement

Mail a copy of your receipt or invoice and your physician's prescription to:

MESSA

Attn: Member Services claims

P.O. Box 2560 , East Lansing, MI 48826-2560

Essentials by MESSA

With Essentials by MESSA, you can obtain a breast pump at no cost only from a durable medical equipment (DME) supplier that is qualified by Blue Cross Blue Shield of Michigan. Ask the supplier which pump options are covered at 100% by MESSA with no out-of-pocket cost to you.

If you need help finding a qualified DME in your area or have any other questions, call MESSA's Member Service Center at 800.336.0013.



Breastfeeding support

MESSA ABC and Choices: Two visits per year with a lactation consultant for breastfeeding support and counseling are covered, with no cost to the member. Alternately, two visits a year with an MD or DO for breastfeeding counseling are covered, with no cost to the member.

Essentials by MESSA: Two visits per year with an MD or DO for breastfeeding support and counseling are covered, with no cost to the member. Counseling with a lactation consultant is not covered.

Questions? 

Call MESSA's Member Service Center at 800.336.0013.

