User Guide

Employees






MESSA SM

Contents

..... 0

Creating a MyMESSA Member Account on messa.org 2

Accessing MESSA's Online Benefits Website 5

Home Page 6

Creating a Life Event 6

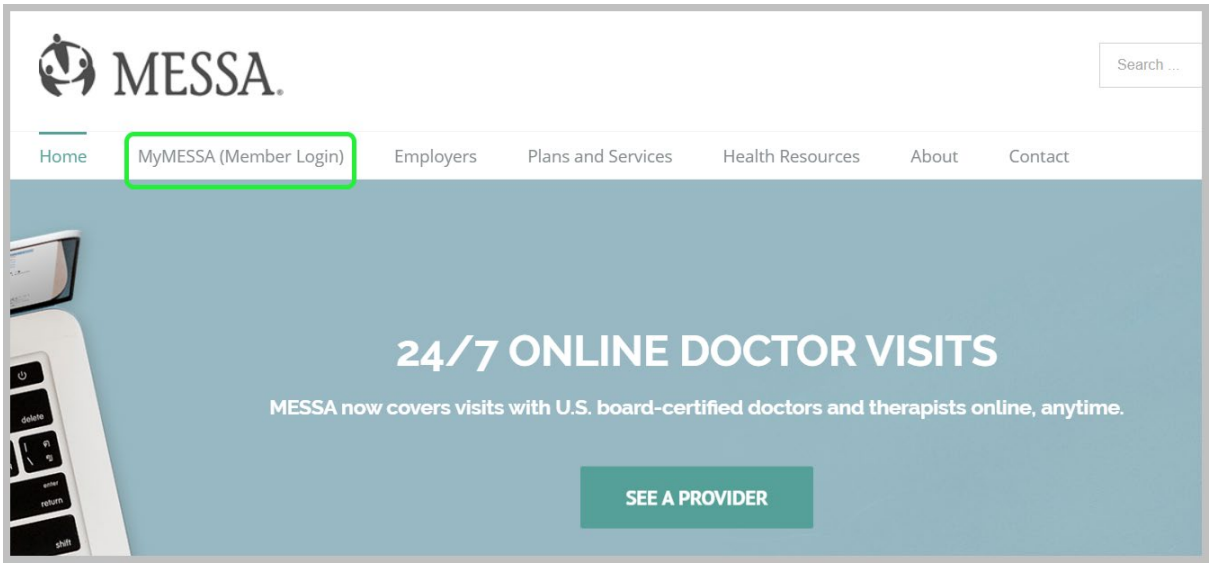
Beneficiaries 16

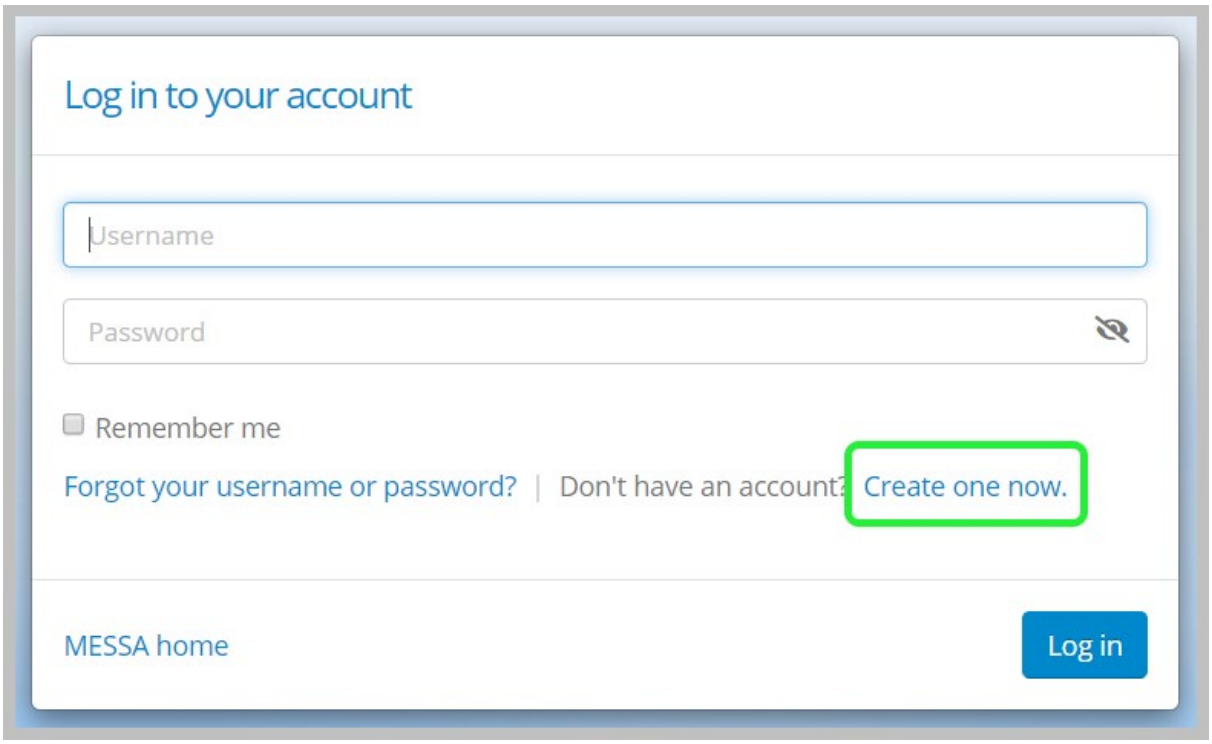
Confirmation Statements 19

Uploading Documents 19

Creating a MyMESSA Member Account on messa.org

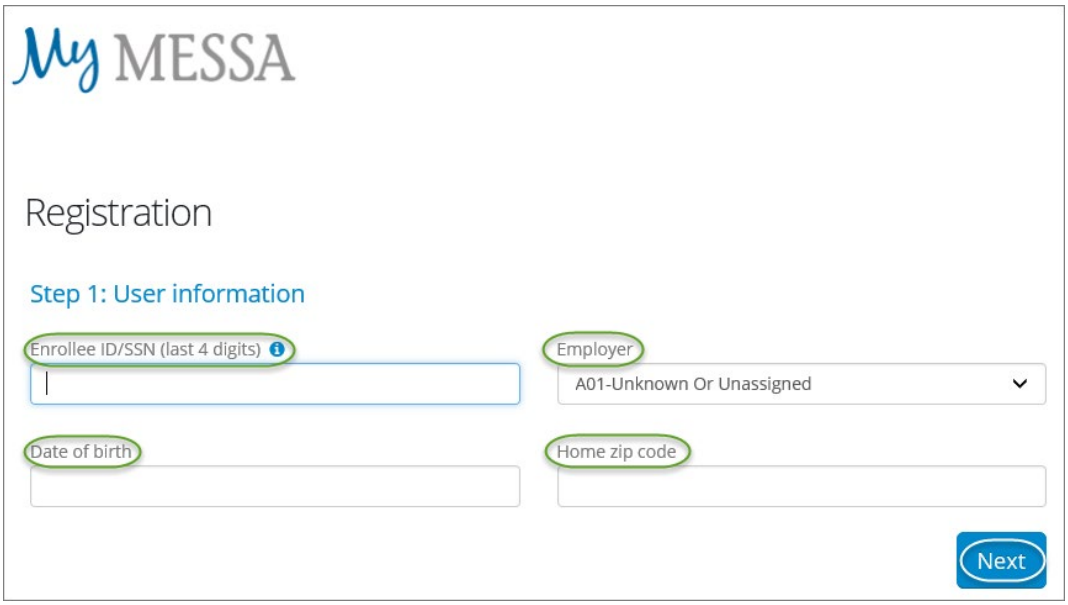
- Go to www.messa.org.
- Click on “Create One Now”.





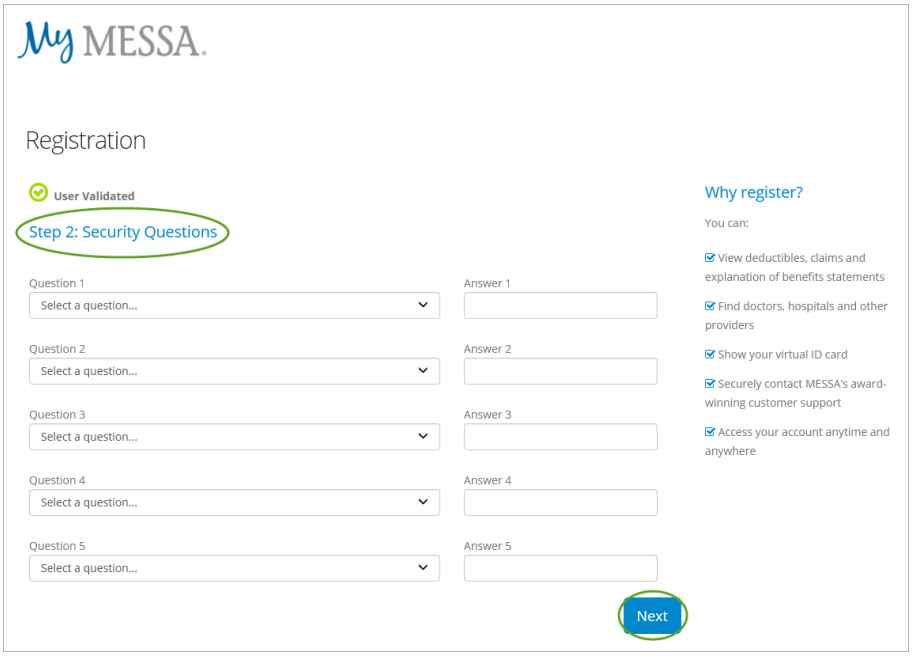
Step 1 - User Information

- Enter the following information to create a messa.org account:
  - Last four digits of your Social Security Number
  - Date of birth
  - Employer
  - Home zip code
- Click **"Next"**.

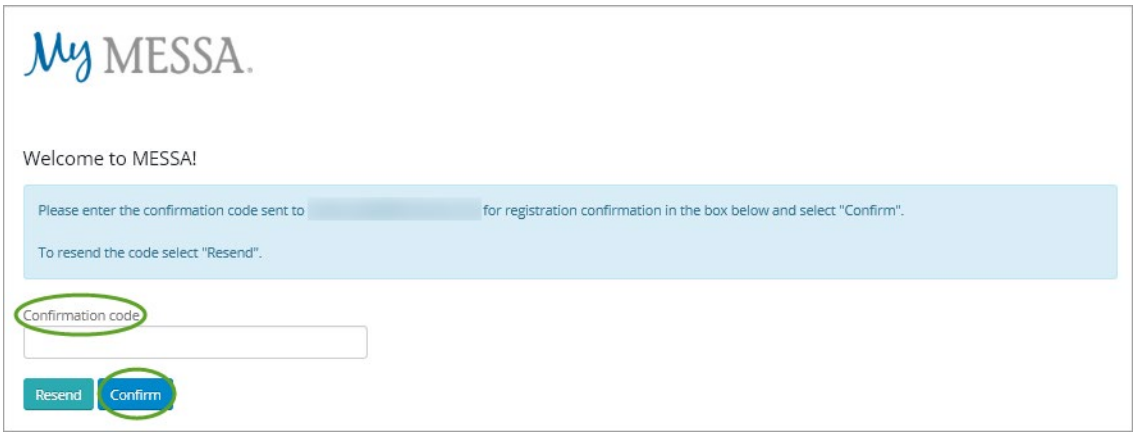


Step 2 – Security Questions

- Select your security questions and enter your answers.
- Click **"Next"**.



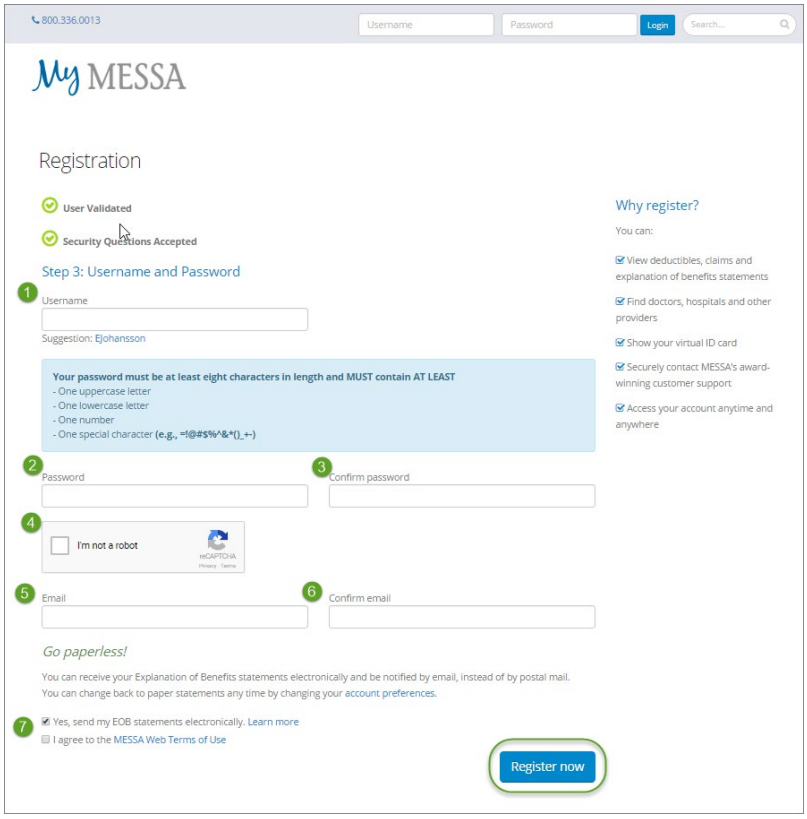
- A confirmation code will be sent to the email address you used when creating your account.
- Enter the Confirmation code.
- Click **"Confirm"**.



Step 3 – Username and Password

1. Create a username.
2. Create a password.
3. Confirm your password.
4. Click the "I'm not a robot" box.
5. Enter your email address.
6. Confirm your email address
7. Check the "I agree to the MESSA Web Terms of Use" box and check the "Yes, send my EOB statements electronically" box if you'd like your Explanation of Benefits emailed to you.

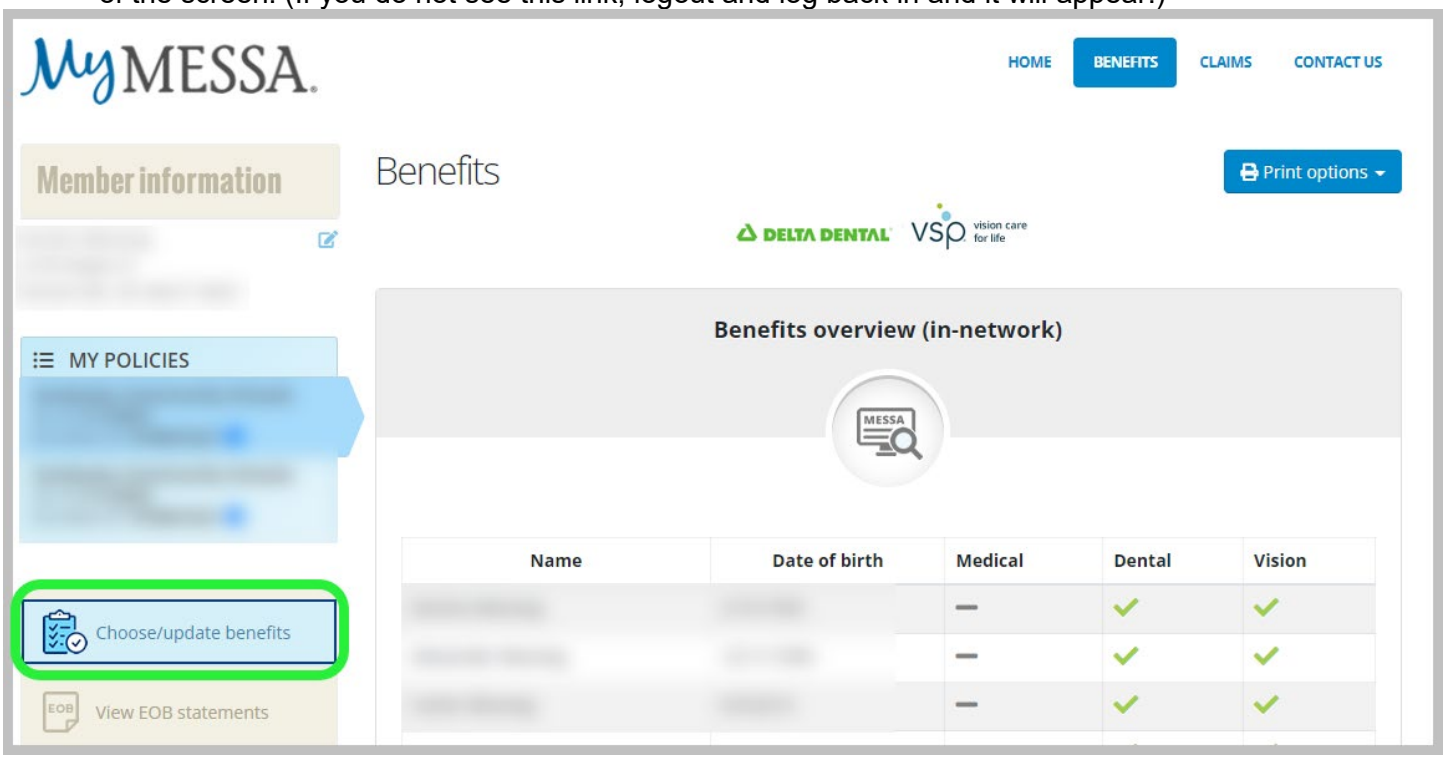
- Click **"Register now".**



- You are now registered and can log in to your account.

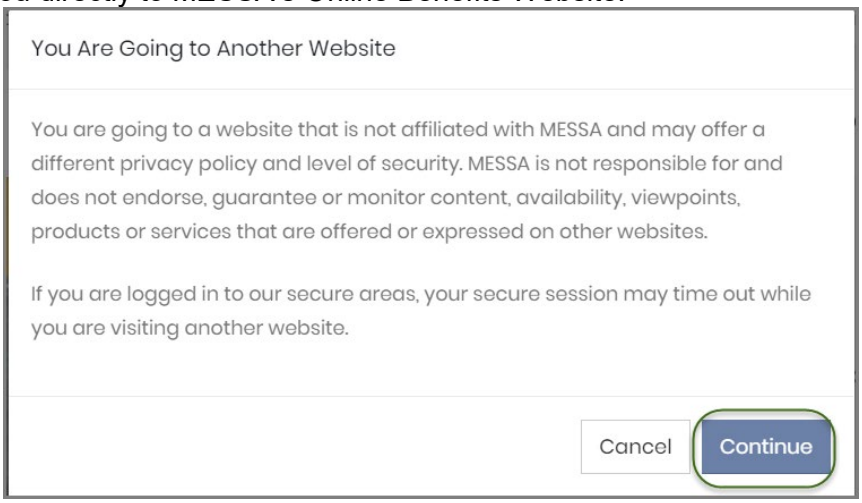
Accessing MESSA's Online Benefits Website

- Once logged in to your account, click on the **"Choose/update benefits"** link in the box on the left side of the screen. (If you do not see this link, logout and log back in and it will appear.)



You will receive a pop-up letting you know that you are going to another website.

- Click **"Continue"**.
- This will take you directly to MESSA's Online Benefits Website.



Home Page

This website has been created to provide you with information about your benefits. You will have the ability to enroll online and update your personal and dependent information. The tabs at the top of the page have the following information:



My Benefits

- Current Benefits – shows the details of all current benefits.
- Life Events – used to create an enrollment window if you have a qualifying event (within MESSA's eligibility guidelines of 30 days) that allows benefit changes.

My Profile

- Personal Information – View/edit address information
- Family Information – View/edit dependent information
- Beneficiaries – View/edit beneficiary information
- Security Question – do not use this section
- Life Event – Create a "Life Event" (see page 26 for instructions).
- Employee File – Upload documents to your Employee File
- Personalized Forms – View a confirmation statement for any effective date

Library

- Content – Access/view documents your employer has placed in the Library

User Guide

- The "Online Benefits Website User Guide for Employees" will open in another web window. This provides instructions on how to use MESSA's Online Benefits Website.

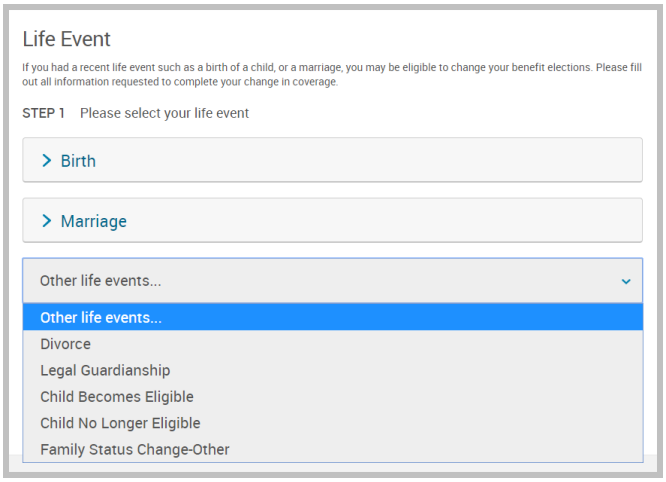
Creating a Life Event

- When you have a qualifying event ***within 31 days****, a "Life Event" will need to be created to be able to make benefit and/or dependent changes to your policy.
- Directions on how to create a Life Event for each qualifying event are below.
- **After creating the Life Event, enrollment MUST be completed in order to make the benefit/dependent changes**.

If the Life Event is outside of MESSA's eligibility guidelines of 31 days, you will need to contact your Benefits Administrator for further assistance.

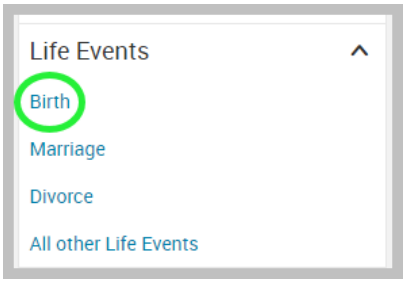
Step 1 – Select Your Life Event

- In the blue bar at the top, hover over “My Benefits” and click on Life Events.
- Choose one of the following Life Events
  - Birth
  - Marriage
  - Divorce
  - Legal Guardianship
  - Child Becomes Eligible
  - Child No Longer Eligible
  - Family Status Change

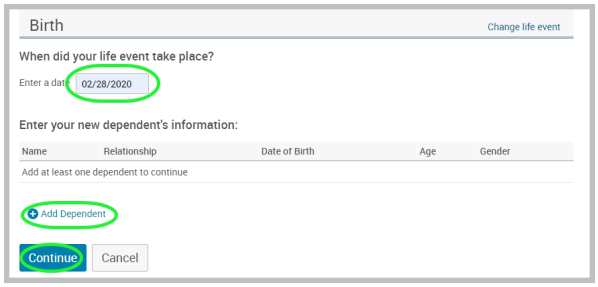


<u>Birth</u>

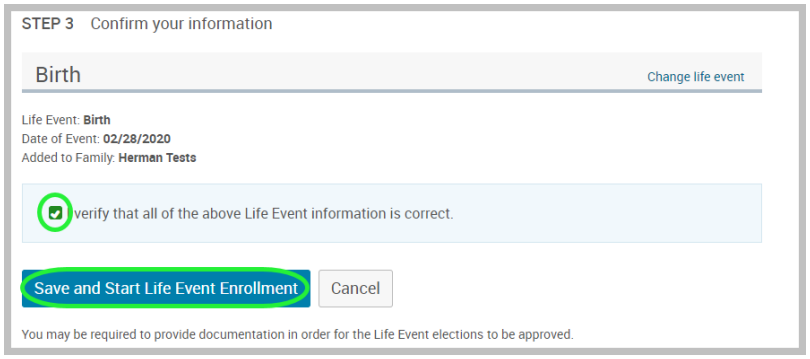
1 – From the left hand menu click Birth



2 – Enter the date of your life event, add dependent, and click Continue

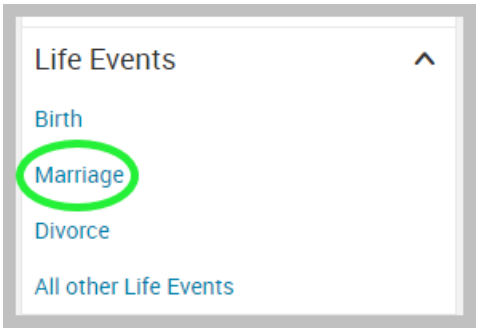


3 – Confirm your information, select “I verify that all the above Life Event information is correct”, select “Save and Start Life Event Enrollment. Continue to Step 2 to finish enrollment.

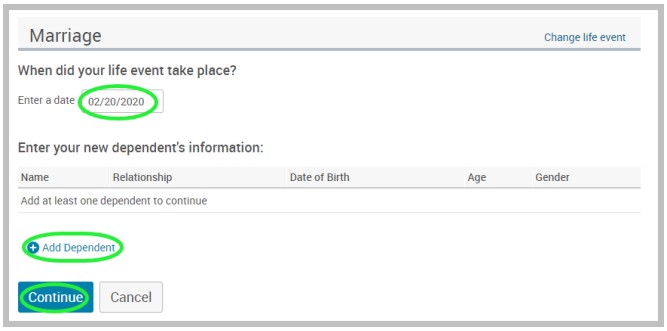


Marriage

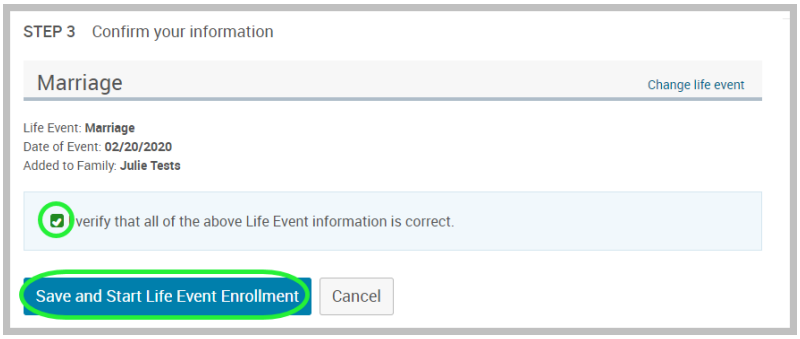
1 – From the left hand menu click Marriage.



2 – Enter the date of your life event, add dependent and click continue.

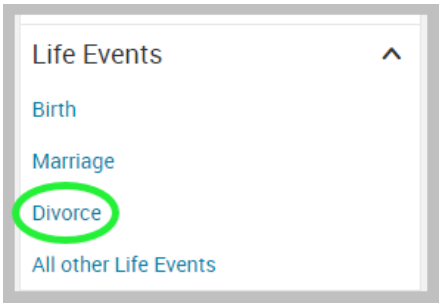


3 – Confirm your information, select "I verify that all the above Life Event information is correct", select "Save and Start Life Event Enrollment. Continue to Step 2 to finish enrollment.

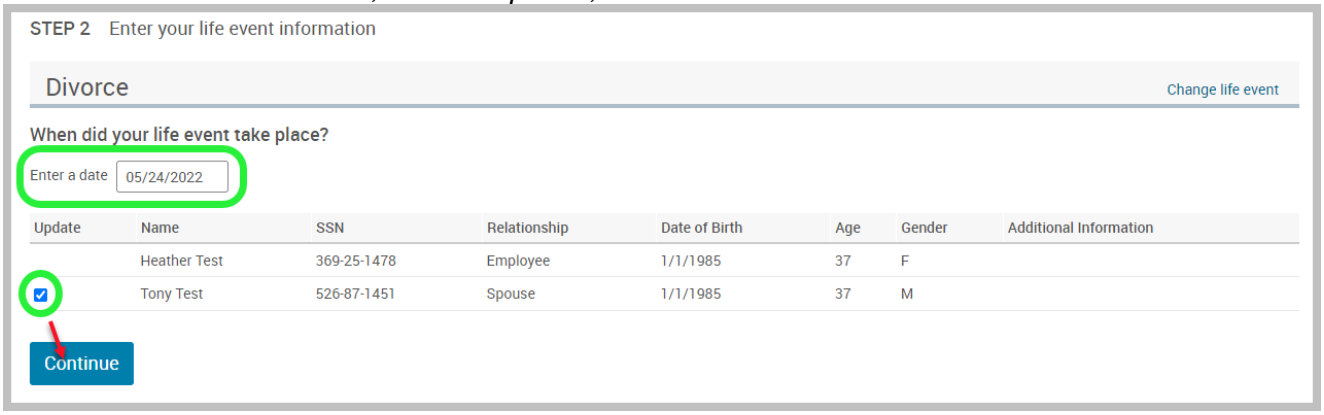


Divorce

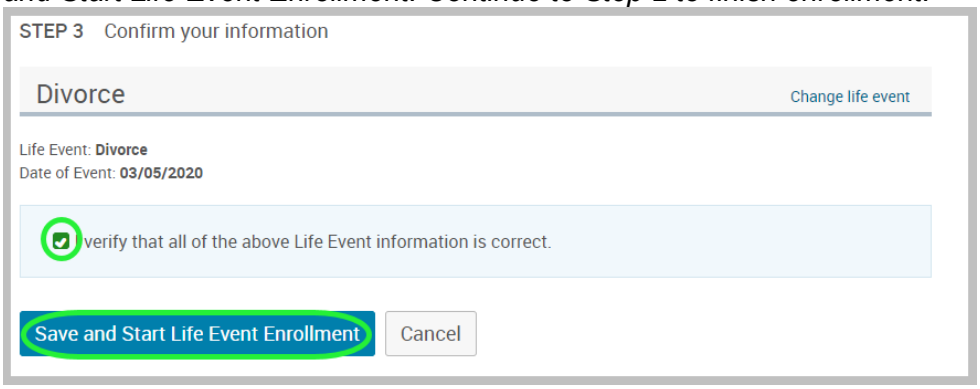
1 – From the left hand menu click Divorce.



2 – Enter the date of divorce, choose Spouse, and click continue.



3 - Confirm your information, select "I verify that all the above Life Event information is correct", select "Save and Start Life Event Enrollment. Continue to Step 2 to finish enrollment.



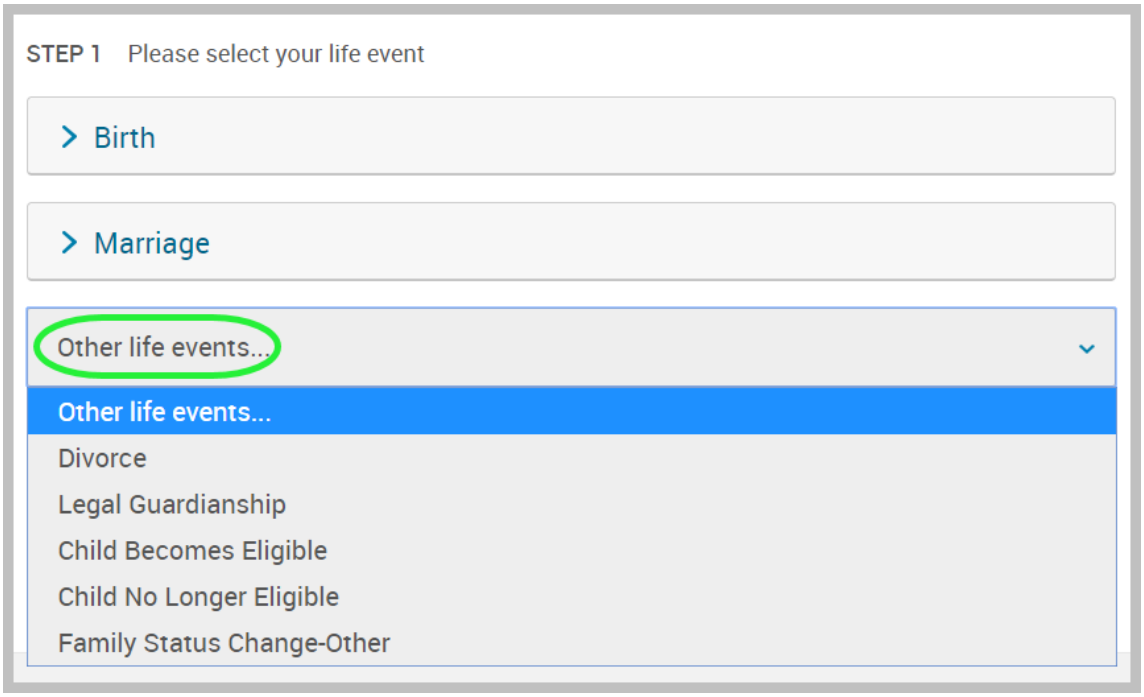
- Coverage ends on the actual date of divorce – court signed documentation.
- Effective dates should be Monday through Friday as courts are not in session on weekends.
- If the divorce decree states the member must provide coverage to the ex-spouse, the ex-spouse must go on COBRA. Payment structure will be determined between the member and employer.

All other Life Events

1 – From the left hand menu click All other Life Events

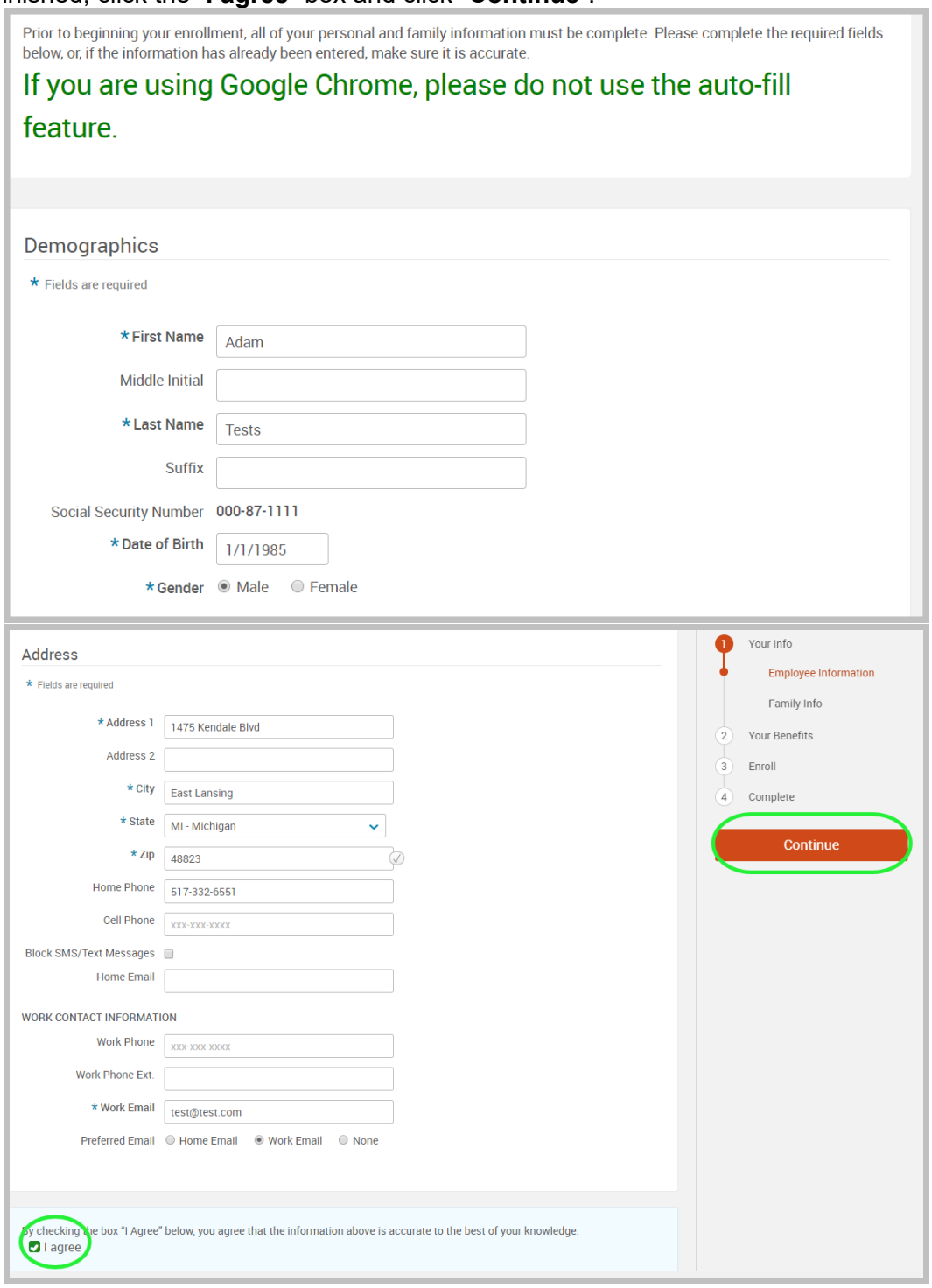


2 – Select Other life events, chose your life event, and follow the prompts to finish enrollment.



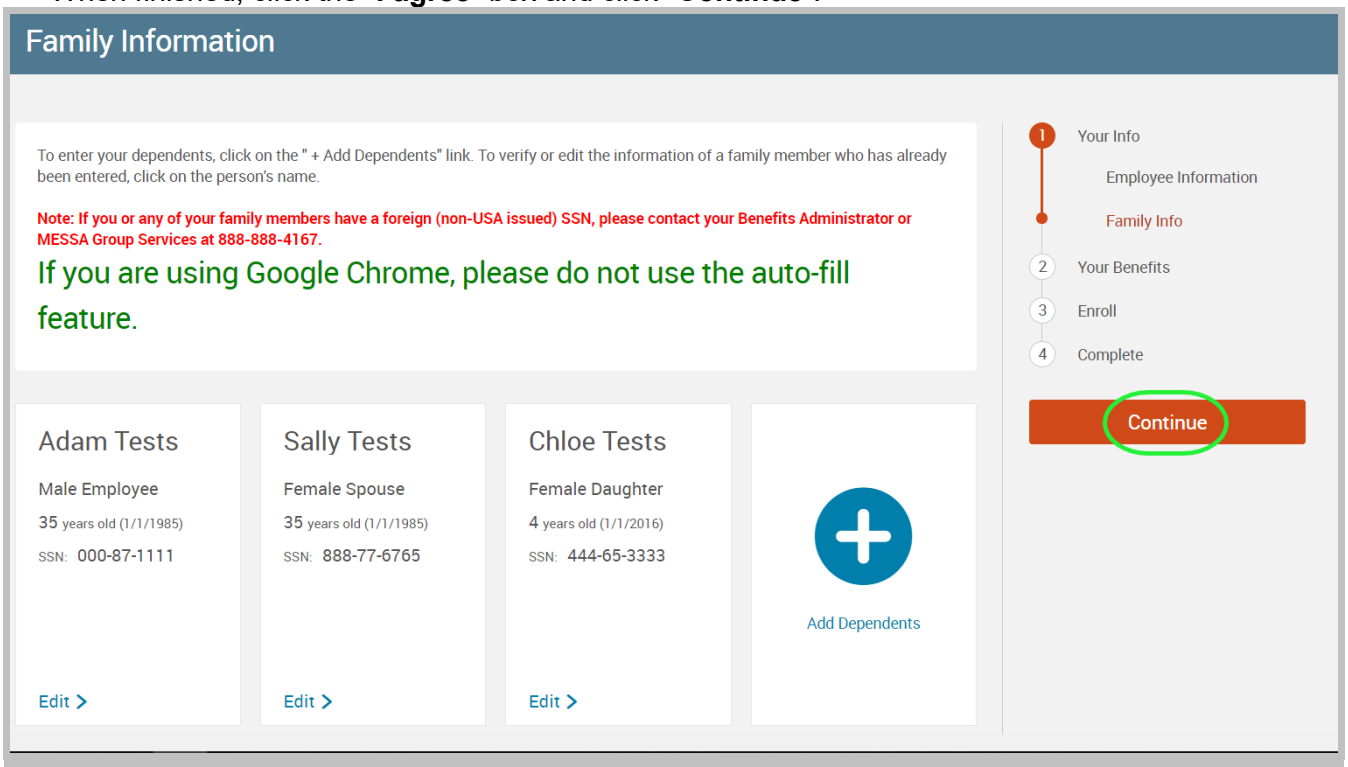
Step 2 – Demographics

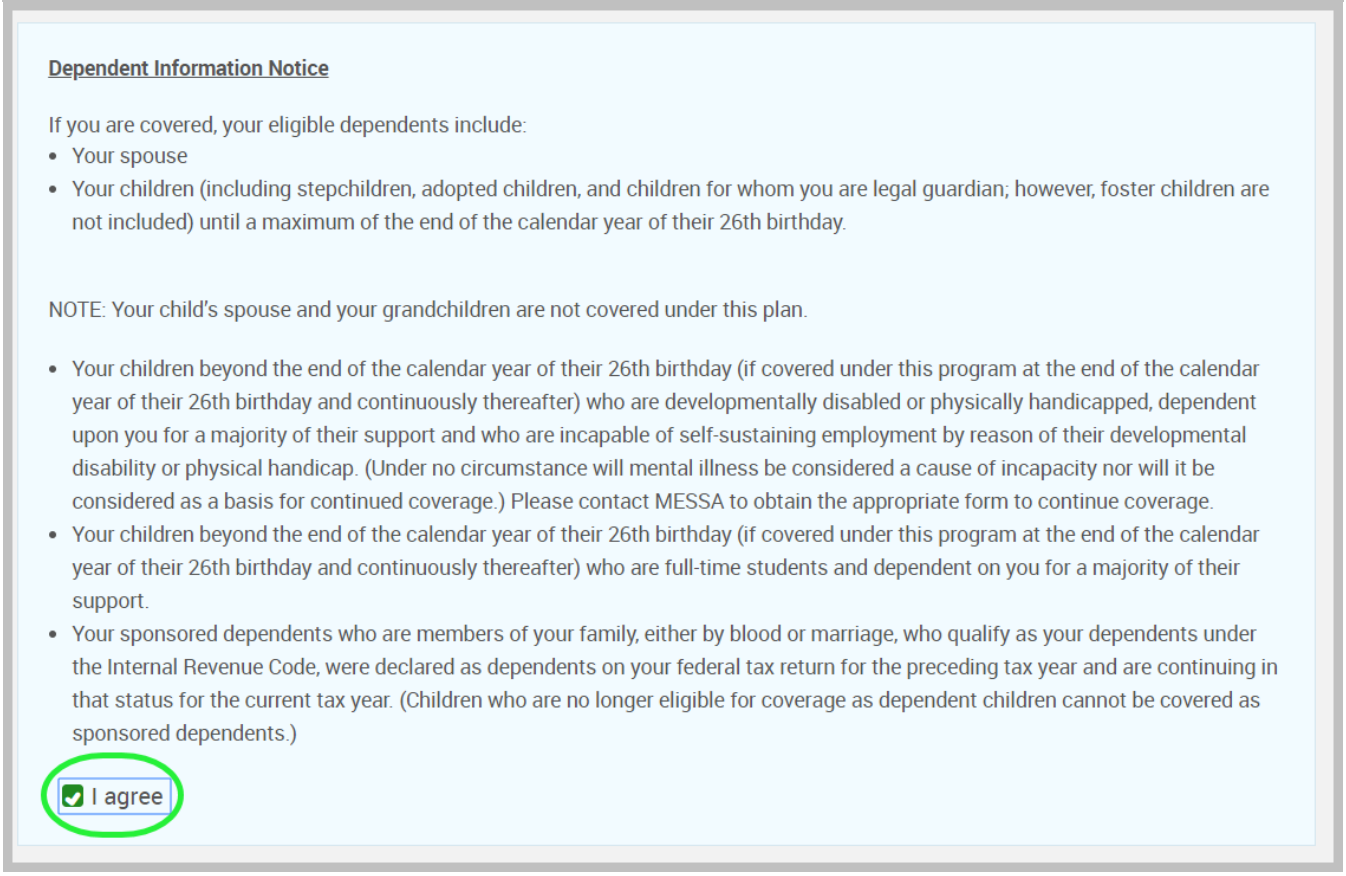
- Review your Demographic Information and make any necessary updates.
- When finished, click the "**I agree**" box and click "**Continue**".



Step 3 – Family Information

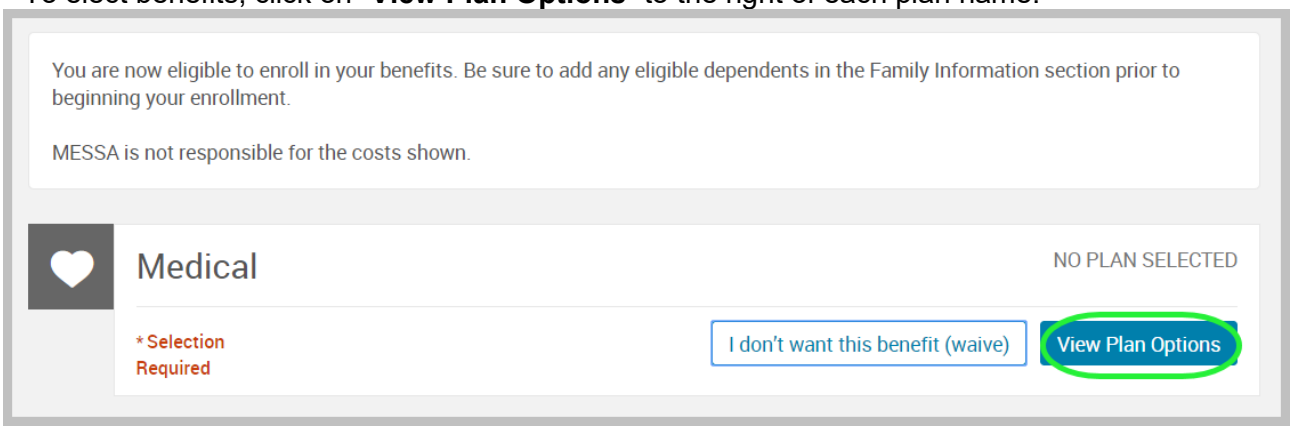
- Review/add/edit your Family Information.
- When finished, click the "**I agree**" box and click "**Continue**".



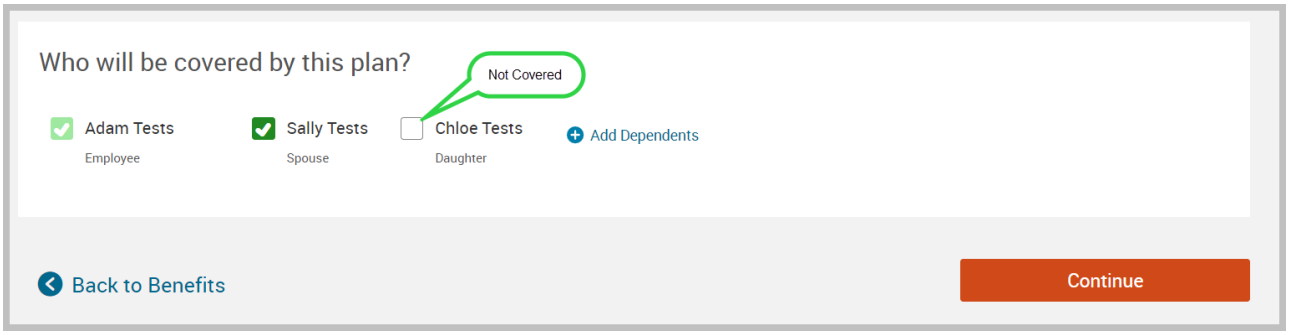


Step 4 – Electing Benefits

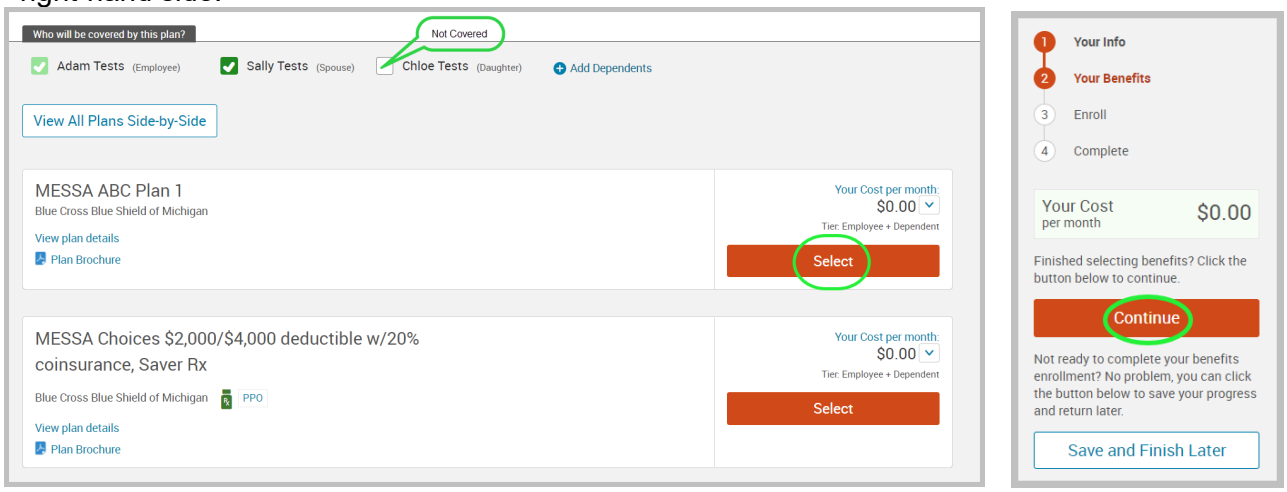
- To elect benefits, click on "**View Plan Options**" to the right of each plan name.



- To cover a dependent, check the box next to their name and click continue.
- To remove a dependent, uncheck the box next to their name.
- Click **"Continue".**

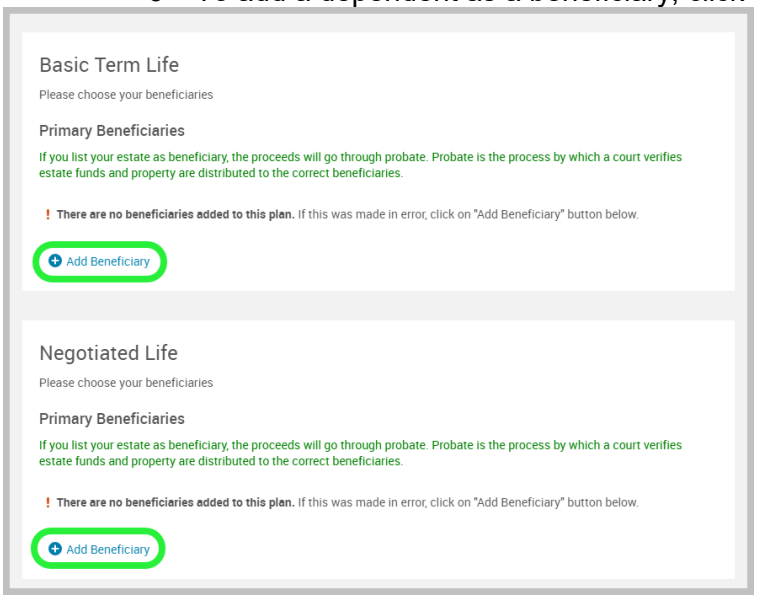


- Select the benefit plan by clicking **"Select".** When finished electing all benefits, click "**Continue**" on the right-hand side.

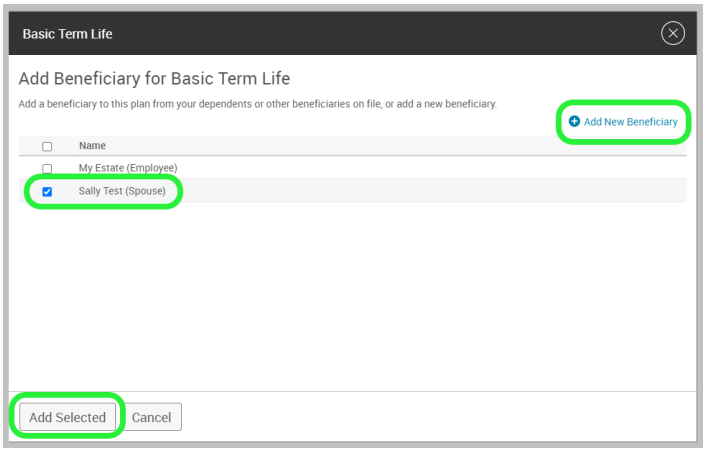


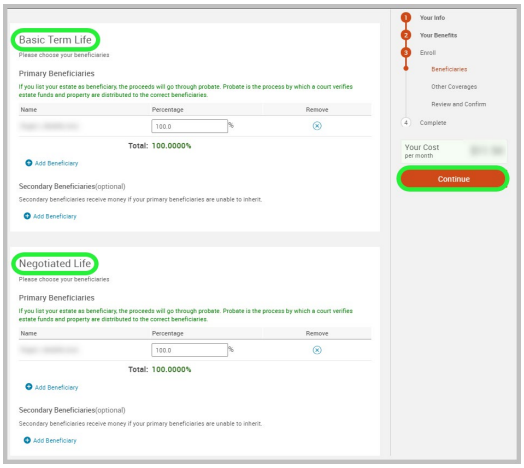
Step 5 – Beneficiaries

- It's recommended that a primary beneficiary be designated.
    - To add a dependent as a beneficiary, click 'Add Beneficiary'.



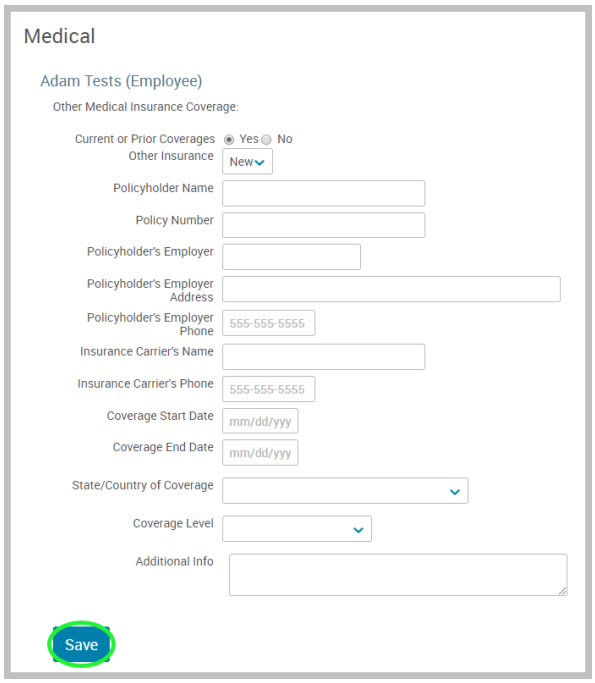
- Add a beneficiary to this plan from your dependents or add a new beneficiary.
- Click 'Add Selected'.
- Percentage total must equal 100%.
- When finished click 'Continue'.

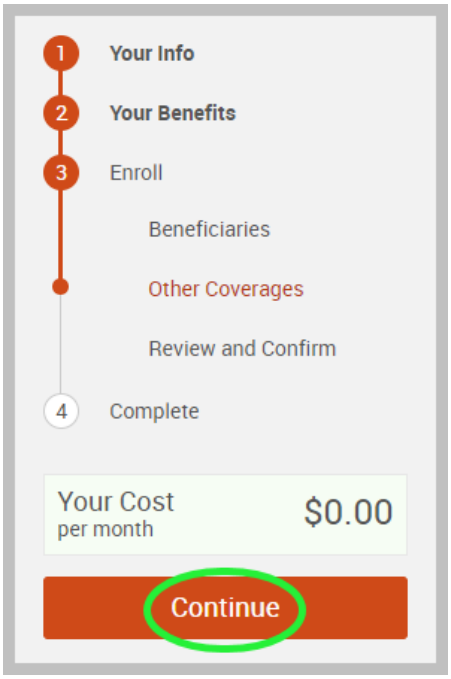




Step 6 – Other Medical Insurance

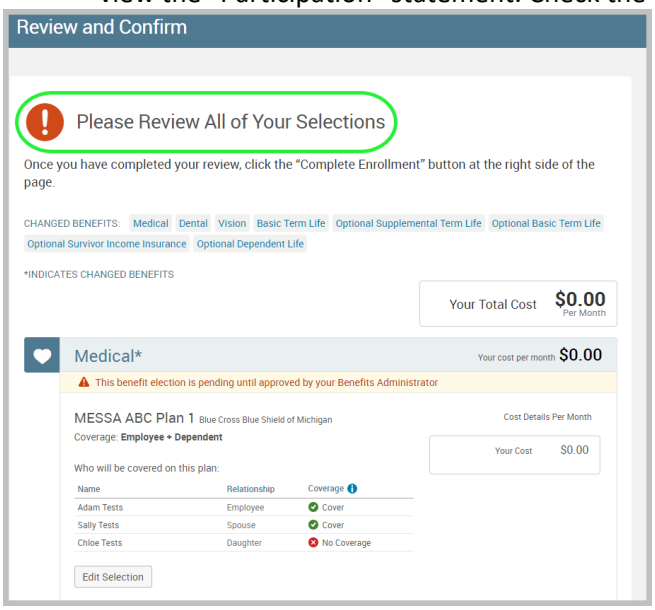
- If you and/or a dependent are enrolled in MESSA medical coverage and have other medical coverage, you will be required to enter information about the other coverage.
- Click **"Yes"** next to "Current or Prior Coverages" and enter the following information.
- Once you have entered the information, click "**Save".**
- If you do not have other medical coverage, keep "Current or Prior Coverages" as **"No"** and click **"Continue".**

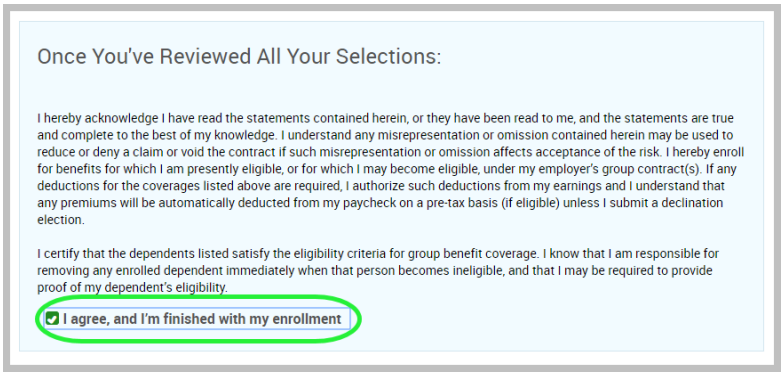




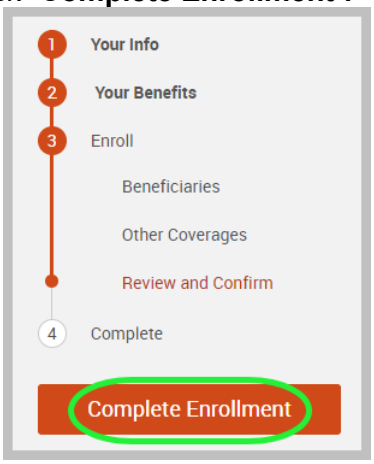
Step 7 – Review and Confirm

- Now that you have elected all of your benefits, review your selections and scroll to the bottom of the page to view the "Participation" statement. Check the **"I agree, and I'm finished with my enrollment"** box.



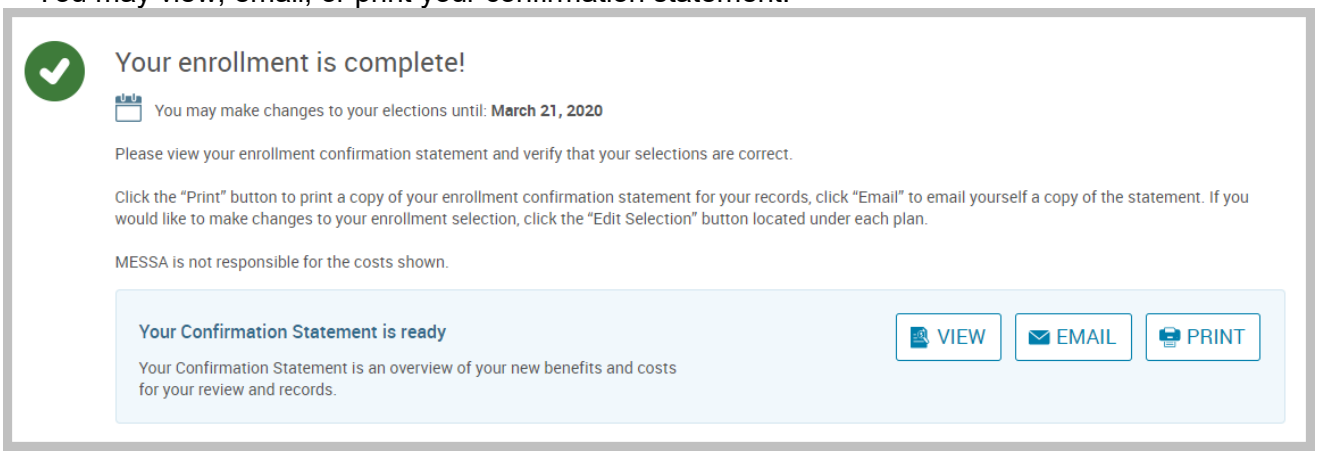


- On the right side of the screen click "**Complete Enrollment**".



Step 9 – Confirmation Statement

- You may view, email, or print your confirmation statement.

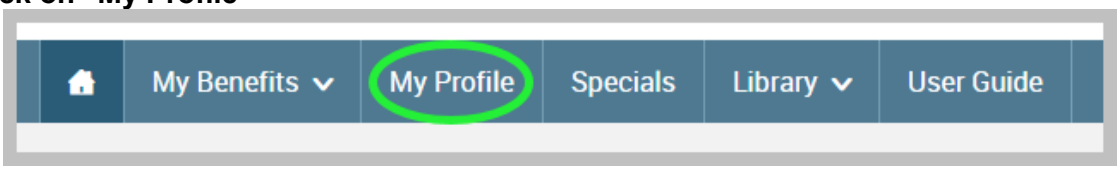


REMINDER: All benefit elections must be accepted by your Benefits Administrator.

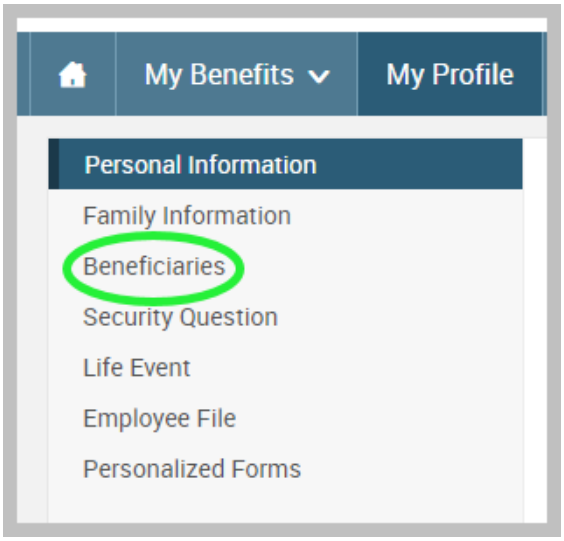
Beneficiaries

When you have life insurance with MESSA, whether it be Negotiated, Non-Negotiated or Optional, a Beneficiary Designation is recommended. You are able to update beneficiary information without having to make changes to your benefits.

Step 1 – Click on "My Profile"

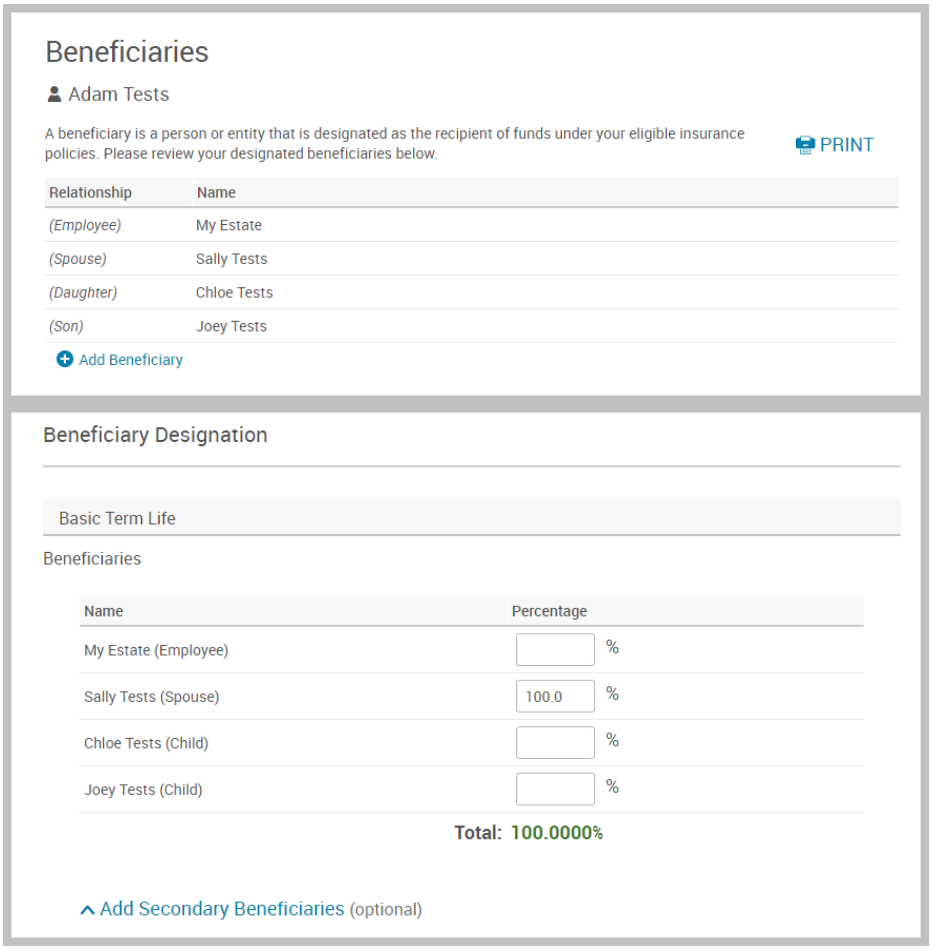


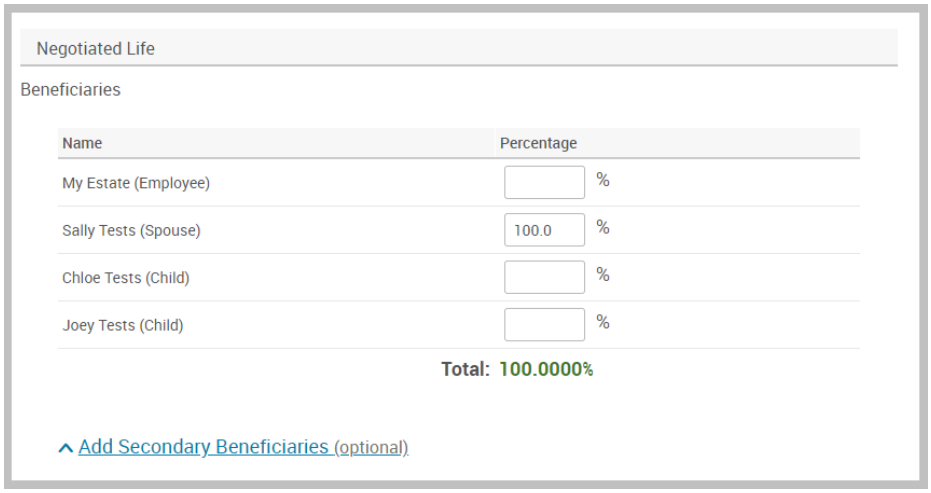
Step 2 – Click on "Beneficiaries"



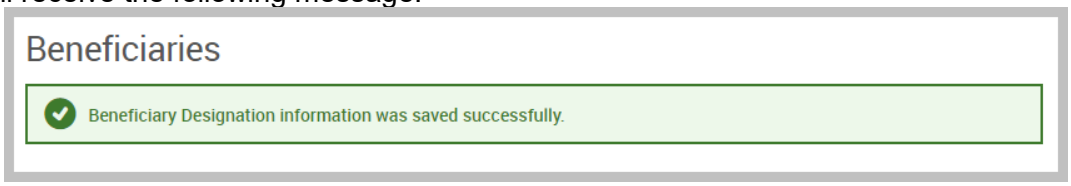
Step 3 – Choose Beneficiaries

- It's recommended that you designate at least one primary beneficiary.
  - Dependents will automatically appear, however, you may **"Add New Beneficiary"** if you'd like to designate someone other than a dependent.
  - Percentage total must equal 100%.
  - Make the necessary changes
  - When finished click "**Save**".





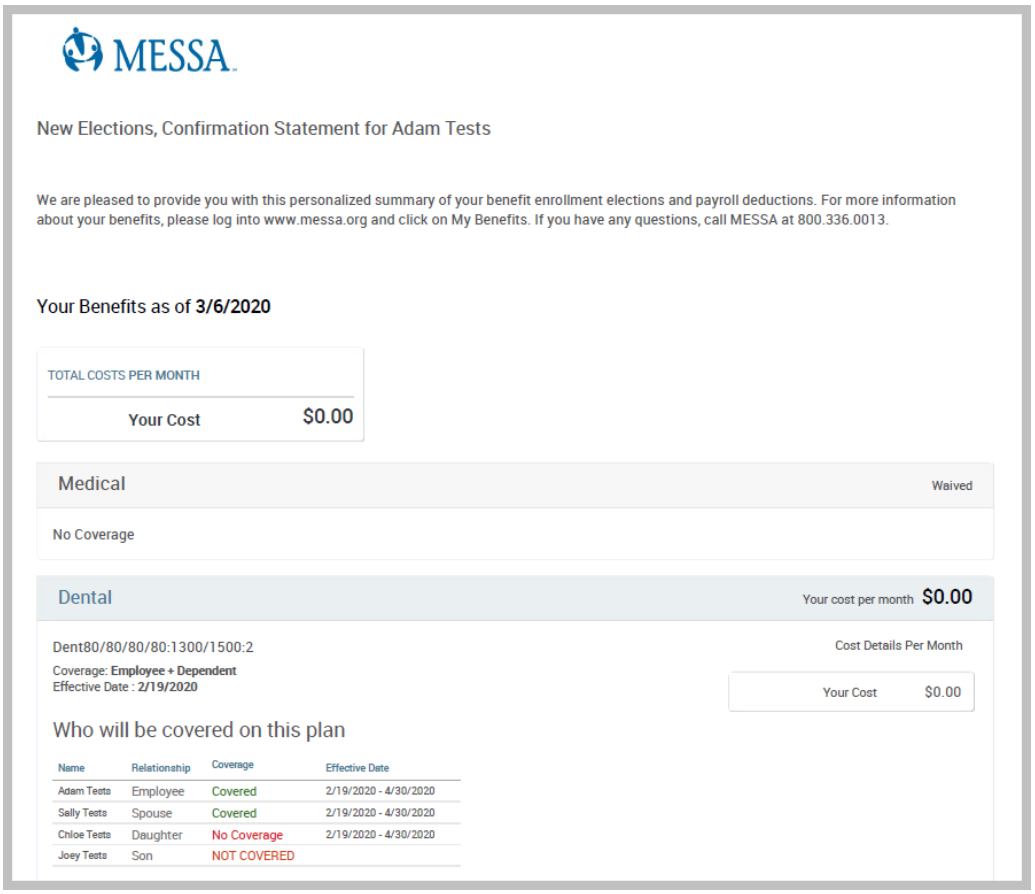
- You will receive the following message:



Confirmation Statements

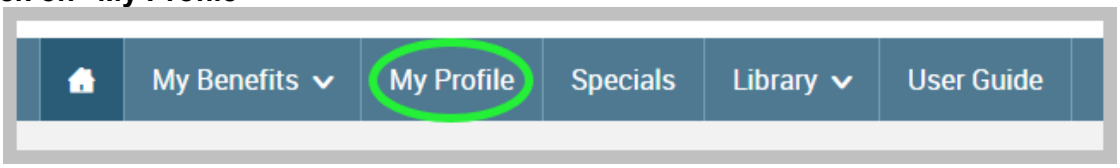
Step 1 – My Forms

- From the left hand menu, under “My Forms”, click “Enrollment Confirmation Form”
- Your confirmation statement will be displayed as a PDF document

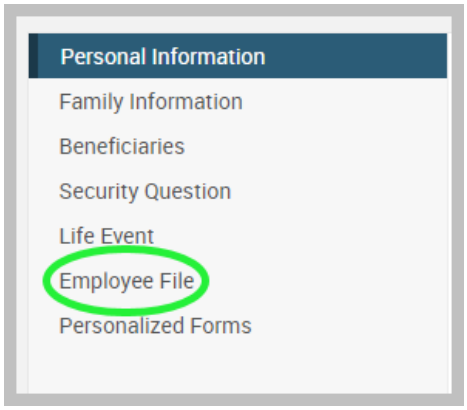


Uploading Documents

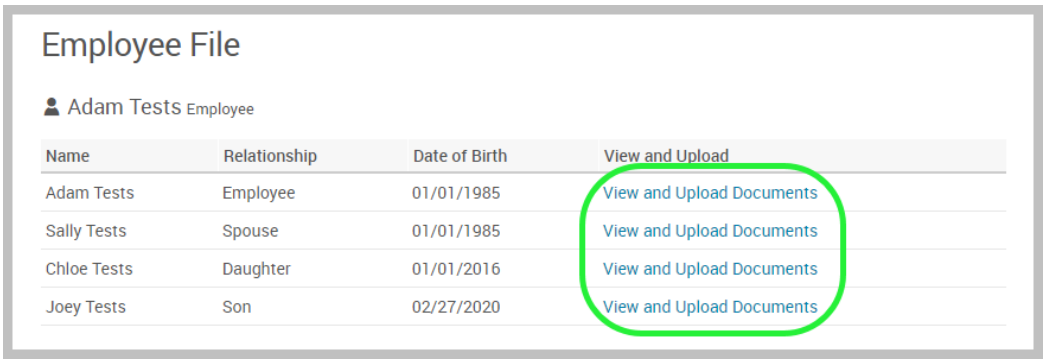
Step 1 – Click on “My Profile”



Step 2 – Click on “Employee File”



Step 3 – To upload a file for yourself or a dependent, click on "View and Upload Documents" next to their name



Step 4 – File Upload

- Title – Name your document
- Description – Describe your document (i.e. marriage certificate, birth certificate, etc.)
- Document Type
- Choose File
- Once file is uploaded, click Save.

Once your file is uploaded, the following will appear.

