

MESSA In-Network Plan Comparison - Effective 1/1/2024

Dexter Community Schools - Part of Washtenaw County Consortium - WCC PT Support Staff

	MESSA ABC Plan 3 \$3,500/\$7,000 HSA 10% MESSA ABC Rx	Essentials by MESSA \$375/\$750 20% Essentials by MESSA Rx	MESSA Balance+ \$1,600/\$3,200 HSA 20% MESSA Balance+ Rx
In-Network Cost Share After Deductible			
Deductible	\$3,500/\$7,000	\$375/\$750	\$1,600/\$3,200
Coinsurance	10%	20%	20%
Teladoc Health virtual 24/7 care for minor illnesses, injuries and mental health copay/coinsurance	10%	\$10	\$10
Teladoc Health virtual primary care visit copay/coinsurance	10%	\$25	\$25
Office visit copay/coinsurance	10%	\$25	\$25
Specialist visit copay/coinsurance	10%	\$50	\$50
Urgent care copay/coinsurance	10%	\$50	\$50
Emergency room copay/coinsurance	10%	\$200	\$200
Total out-of-pocket maximum	\$4,500/\$9,000	\$9,450/\$18,900	\$4,000/\$8,000
Certain Benefit Differences			
Chiropractic manipulations	Up to 38 visits per calendar year, including therapeutic massage; Covered 90% after deductible	Up to a combined 12 visits per calendar year; \$25 office visit copay applies after deductible	Up to a combined 12 visits per calendar year; \$25 office visit copay applies after deductible
Osteopathic manipulations	Up to 38 visits per calendar year; Covered 90% after deductible		
Outpatient physical, occupational and speech therapy	Up to a combined 60 visits per calendar year; Covered 90% after deductible	Up to a combined 30 visits per calendar year, including therapeutic massage by an approved provider (e.g., chiropractor, MD, DO); Covered 80% after deductible	Up to a combined 30 visits per calendar year, including therapeutic massage by an approved provider (e.g., chiropractor, MD, DO); Covered 80% after deductible
Bariatric surgery	Covered 90% after deductible	Not covered	Not covered
Acupuncture	Covered 90% after deductible	Not covered	Not covered
Hearing aids	Covered 90% up to a maximum benefit after deductible	Not covered	Not covered

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Prescription Drugs	MESSA ABC Rx (after deductible)	Essentials by MESSA Rx	MESSA Balance+ Rx (after deductible)
Up to a 34-day supply			
Generic drugs	Free, \$2 or \$10	\$10	Free or \$10
Preferred brand-name drugs	\$20 or \$40	20% coinsurance (\$40 min - \$80 max)	\$40
Nonpreferred brand-name drugs		20% coinsurance (\$60 min - \$100 max)	\$80
Preferred specialty drugs (includes generic specialty and preferred brand specialty)	Specialty drugs included in one of the above pricing categories	Specialty drugs included in one of the above pricing categories	20% coinsurance (\$0 min - \$150 max)
Nonpreferred specialty drugs			20% coinsurance (\$0 min - \$300 max)
90-day supply			
Generic drugs, Preferred brand-name drugs, Nonpreferred brand-name drugs	2x 1-month supply; Available via retail or mail order	3x 1-month supply; Available via retail or mail order	3x 1-month supply; Available via retail or mail order
Additional Information			
Free preventive drug lists	Affordable Care Act (ACA) Free Preventive Drug Coverage and the Expanded Free Preventive Drug List; These are FREE before you pay your deductible	Affordable Care Act (ACA) Free Preventive Drug Coverage	Affordable Care Act (ACA) Free Preventive Drug Coverage and the Expanded Free Preventive Drug List; These are FREE before you pay your deductible
Supplemental Plans	Not included	Not included	Included: MESSA's Accident, Critical Illness and Hospital Indemnity plans

~ Essentials by MESSA Rx and Balance+ Rx plans have several drugs and drug categories that are excluded from coverage, including, but not limited to brand-name drugs that have generic equivalents, erectile dysfunction drugs, brand-name weight loss and prenatal vitamins, and drugs that treat coughs and colds, including most antihistamines.

~ The out-of-pocket maximum (OOPM) for Essentials by MESSA, is subject to change each Jan. 1 according to the maximum limit allowed by the Affordable Care Act.

~ For Saver Rx and ABC Rx, the reduced cost generic drugs at \$2 and brand-name drugs at \$20, include medications for asthma, diabetes, coronary artery disease, high blood pressure and high cholesterol.

~ The MESSA ABC Plan 1 and Balance+ deductible is subject to change each Jan. 1 to remain HSA-compatible, per IRS rules; out-of-pocket maximums may change based on deductible amounts.

If you have any questions, please contact your MESSA Field Representative, Monica McKay, at 800-292-4910.

This comparison is provided for informational purposes only and MESSA assumes no responsibility or liability for any errors or omissions in the content. Refer to MESSA.org and the plan booklets for additional information.