



MESSA®

Open Enrollment | 2022

Dexter Community Schools

Monica McKay, Field Representative

COVID-19



- Medically necessary COVID treatment is fully covered at 100% through the end of 2021. Applicable deductible, coinsurance and copays will resume on Jan. 1, 2022.
 - Until the public health emergency ends, medically necessary COVID-19 testing is fully covered at 100% – no deductible, coinsurance or copays.
-

Preventive care



- Annual physical, well child visits, recommended cancer screenings and immunizations
 - Specific preventive services and drugs free when obtained via an in-network provider
 - Costs do not apply to deductible
 - Find lists of free preventive services and drugs at **messsa.org** under “Plans and Services”
-

Teachers, Administration

Dexter Community Schools

	Choices	ABC 1	ABC 2
In-network deductible	\$500 individual/\$1,000 Family	\$1,400 single/\$2,800 family	\$2,000 single/\$4,000 family
Copayments	\$20ov/\$25uc/\$50er	\$0	\$0
Coinsurance	0%	0%	0%
Rx coverage	SaverRx	ABCRx	ABCRx
Compatible with an HSA	No	Yes	Yes

Full Time Support Staff

Dexter Community Schools

	Choices	ABC 1	ABC 3	Essentials by MESSA
In-network deductible	\$500 individual/\$1,000 family	\$1,400 single/\$2800 family	\$3,500 single/\$7,000 family	\$375 individual/\$750 family
Copayments	\$20ov/\$25uc/\$50er	\$0	\$0	\$10ov/\$25pc/\$50uc/\$50sp/\$200er
Coinsurance	0%	0%	10%	20%
Rx coverage	SaverRx	ABCRx	ABCRx	EbMRx
Compatible with an HSA	No	Yes	Yes	No



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



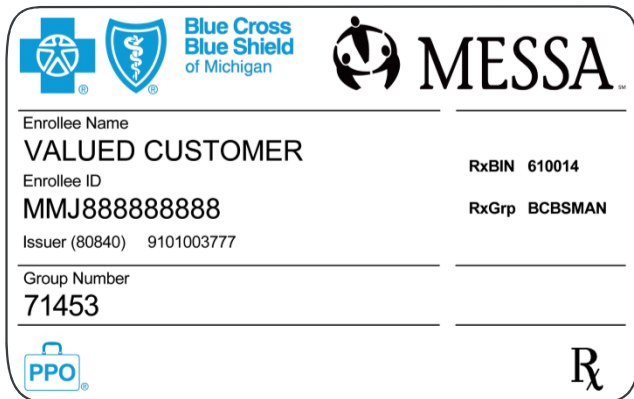
Preventive services	Free from in-network provider		
Preventive medications	Those mandated by ACA, plus additional list of free medications	Free preventive medications that are mandated by ACA	Free preventive medications that are mandated by ACA
HSA compatible	Yes; includes free HealthEquity HSA	No	No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

HSA basics



- 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 as the member own the account forever. Any unspent money carries over year-to-year.
 - Triple tax savings – no taxes on contributions, earnings or payments.
 - Save for retirement.
-

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



Comparison tool

MyMESSA.

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

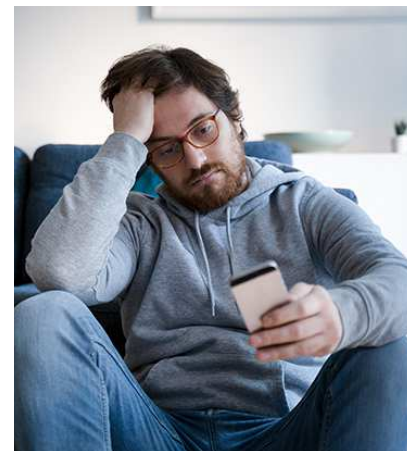
Step 3: Calculate and compare employee out-of-pocket costs

CALCULATE AND COMPARE



MESSA options

Helping protect your family in numerous ways



Group Basic Term Life



- \$5,000 term life insurance benefit
 - Includes accidental death and dismemberment benefits.
 - ▶ Ends at age 65
 - Available during open enrollment, and without proof of good health.
 - Required in order to enroll in other optional coverage, except MESSA's new supplemental plans.
-

Group Dependent Life



- Provides lump-sum benefit of \$2,000 for spouse and \$2,000 for each dependent
 - Dependent eligible for coverage from 14 days of age through the calendar year they turn 25, if unmarried and dependent on you for majority of support.
-

Group Supplemental Term Life



Option 1: Flat amounts

- \$10,000, \$20,000, \$30,000 or \$40,000
 - Includes AD&D benefits until age 65 or end of active school employment
 - Proof of good health:
 - ▶ **Not** required if you are a new MESSA member electing coverage for the first time, or you want to increase your existing fixed amount by \$10,000
 - ▶ **Required** if you are enrolling 31 days after the date you first became eligible, or if increasing your amount by more than \$10,000
-

Group Supplemental Term Life



Option 2: Times salary amounts

- 1, 2, 3, or 4x salary, up to maximum of \$150,000
 - Includes AD&D until age 65 or end of active school employment
 - Proof of good health:
 - ▶ **Not** required for amounts under \$75,000
 - ▶ **Required** for amounts over \$75,000
-

Short Term Disability



- Protects income if you become disabled and have no more sick days
 - Pays during contractual work times
 - Choose 8th or 29th day benefit and benefit amount
 - Preexisting condition limitations apply
-

Group Survivor Income



- Provides cash benefit to surviving spouse and dependents if member passes away
 - ▶ Spouse benefit: \$400/month
 - Spouse eligible until day before they turn 65
 - Ends earlier if spouse remarries or dies
 - ▶ Child benefit: \$200/month total for all children
 - Continues until child reaches 25, gets married or member's spouse dies, whichever comes first
-



MESSA supplemental plans

Prepare for the unexpected



What is a supplemental plan?



- Provides cash for covered accidents, illnesses or hospitalizations
 - Money can be used for anything, including paying deductibles, helping with household bills, etc.
 - Not a substitute for medical insurance
 - More info: **messa.org/supplemental**
-

Accident Plan



- Pays cash benefits when you or a covered family member are faced with a covered accidental injury, on or off the job
 - Two plans:
 - ▶ Accident
 - ▶ Accident Plus
 - Organized sports rider increases benefit
-

Critical Illness Plan



- Pays cash benefits when diagnosed with a covered illness or condition
 - Two plans:
 - ▶ Critical Illness
 - ▶ Critical Illness Plus
 - Rates determined by age and tobacco use status
-

Hospital Indemnity Plan

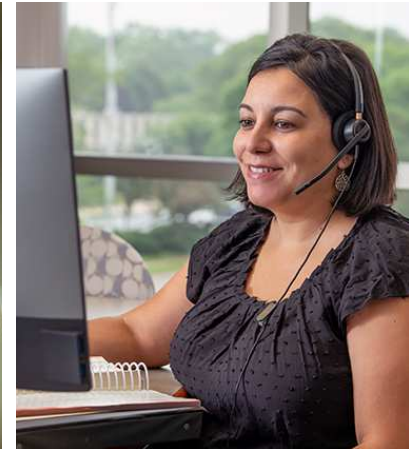


- Pays cash benefits when you have a planned or unplanned hospital stay
 - Two plans:
 - ▶ Hospital Indemnity
 - ▶ Hospital Indemnity Plus
 - Use benefits to help pay out-of-pocket medical costs or personal expenses
-



MESSA

Help and services



Update life insurance beneficiaries



- Update life insurance beneficiaries online during open enrollment period.
 - Consider updating if you've had life changes such as marriage, divorce, children, etc.
-

Blue Cross Online Visits



- Use Blue Cross Online Visits for minor illnesses/injuries and mental health.
- Completely free through 2021; normal deductible and copay after.
- Download the Blue Cross Online Visits app from Google Play or App store, or go to **messa.org/OnlineVisits**.



**Free in 2021:
Blue Cross Online Visits**

MESSA is fully covering virtual visits through the Blue Cross Online Visits app and Blue Cross Online Visits website through Dec. 31, 2021, at no cost to members and covered dependents.

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 illness such as a cold, flu or sore throat.
- A behavioral health clinician or psychiatrist to work through mental health challenges such as anxiety or depression.

Learn more and get started at messa.org/onlinevisits.

Any virtual appointment that does not take place via the Blue Cross Online Visits app or website, even if it is with an in-network provider, is subject to deductible, copayment or coinsurance.

How: 20200001, PL 00201 - 1.1.F01



NurseLine



- Call NurseLine 24/7:
800-414-2014
- Staffed by registered nurses who can answer medical questions and offer guidance
- May help you avoid unnecessary ER visits



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.

 **MESSA**

Rev. 01/2021 P-01221-1 PDF

MyStressTools



- Powerful suite of stress management tools, free for MESSA members
- Learn more:
messa.org/MyStressTools

MyStressTools
Mental health and wellness resources for MESSA members

MyStressTools is a suite of stress management and wellness resources that help manage stress and anxiety. It provides podcasts, videos, webinars and informational articles on topics such as resilience, wellness coaching, stress tracking, meditation, mindfulness exercises, and more — and it's all free for MESSA members.

MyStressTools uses a "Stress Profiler" to identify your personal sources of stress and anxiety and tailor the content to your needs.

Mental wellness is an essential part of overall health. High levels of stress and anxiety can lead to long-term health complications and chronic illness. MESSA is here to support your overall health by providing resources to help alleviate stress and anxiety.

Get started:

- 1 Log in to your MyMESSA member account at messa.org.
- 2 Select "Wellness Resources" in the left menu.
- 3 Select "MyStressTools" to launch the MyStressTools site.
- 4 Begin your journey by taking the Stress Profiler quiz.

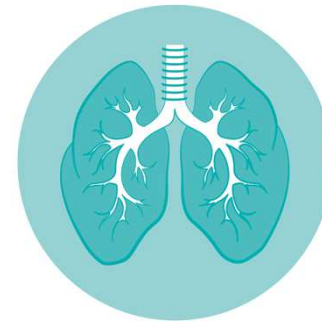
Learn more at messa.org/MyStressTools.

MESSA

Case management programs



- Free asthma, cardiovascular and diabetes case management programs
 - ▶ To enroll, call **800-336-0022, prompt 3**
- Free medical case management program
 - ▶ To enroll, call **800-441-4626**



Omada: diabetes prevention



- Free for eligible members
- Combines latest technology with coaching and support
- Proven to lose weight and reduce risk of chronic disease
- Take a one-minute screener at **messa.org/Omada**

The graphic features a blue background with various health-related icons: a bowl of salad, a smartphone displaying a health app, a stethoscope, and a digital scale. The Omada logo is in the top left corner.

MESSA and Omada can help you build healthy habits that last

FREE for eligible MESSA members

MESSA has partnered with Omada to help eligible members make small, gradual progress toward a healthier future. Participation in the Omada program is free for eligible MESSA members (a \$650 value).

Omada combines the latest technology with ongoing coaching and support to help participants make the health changes that matter most — whether that's around eating, activity, sleep or stress. Omada's approach has been proven to help enrollees lose weight and reduce the risk of chronic disease.

ENROLLEES GET THEIR OWN:

- **EAT HEALTHIER**
Learn the fundamentals of making smart food choices.
- **INCREASE ACTIVITY**
Discover easy ways to move more and boost your energy.
- **OVERCOME CHALLENGES**
Gain skills that allow you to break barriers.
- **STRENGTHEN HABITS**
Figure out what works for you and find lasting motivation.
- **STAY HEALTHY FOR LIFE**
Continue to set and reach your goals with strategies and support.

ENROLLEES GET THEIR OWN:

- Free wireless smart scale
- Professional health coach
- Small-group peer support
- Weekly online lessons
- Interactive program

messa.org/omada

Rev. 05/2019
PL 00201-000

MESSA.

Livongo: diabetes management



- Free diabetes management program
- Personal 24/7 coaching and automatic alerts
- Free test strips, lancets and glucometer
- Talk with coach over phone, text or email
- To get started, visit **messa.org/Livongo**

The advertisement features the MESSA and Livongo logos at the top. Below them is a photo of a hand holding a smartphone displaying the Livongo app interface. The text 'Diabetes Management, Simplified' is followed by a description of the device. A central section titled 'It's all in the meter and on the house.' lists six features: personalized tips, real-time support, strip reordering, optional family alerts, health summary reports, and automatic uploads. Below this is an image of a fan of test strips and the text 'Unlimited strips. Unlimited lancets. It's all free for you.' The bottom section provides a registration link and phone number, along with a registration code.

MESSA **Livongo**

Diabetes Management, Simplified
A simple, advanced blood glucose meter, and as many strips and lancets as you need, 100% paid for by MESSA.

It's all in the meter and on the house.

- Personalized tips with each blood glucose check
- Real-time support when you're out of range
- Strip reordering, right from your meter
- Optional family alerts keep everyone in the loop
- Send a health summary report directly from your meter
- Automatic uploads mean no more paper logbooks

Unlimited strips. Unlimited lancets. It's all free for you.

Join today at join.livongo.com/MESSA/register or call (800) 945-4355
Use registration code: **MESSA**

©2020 MESSA. MESSA is offering the Livongo program as a covered benefit for members and their dependents who have diabetes. For questions about your MESSA coverage, call the MESSA Member Service Center at 1-800-326-0013.

OviaHealth



- Three free apps: fertility, pregnancy and parenting
- Evidence-based clinical resources
- Personal support and coaching
- Learn more: **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.

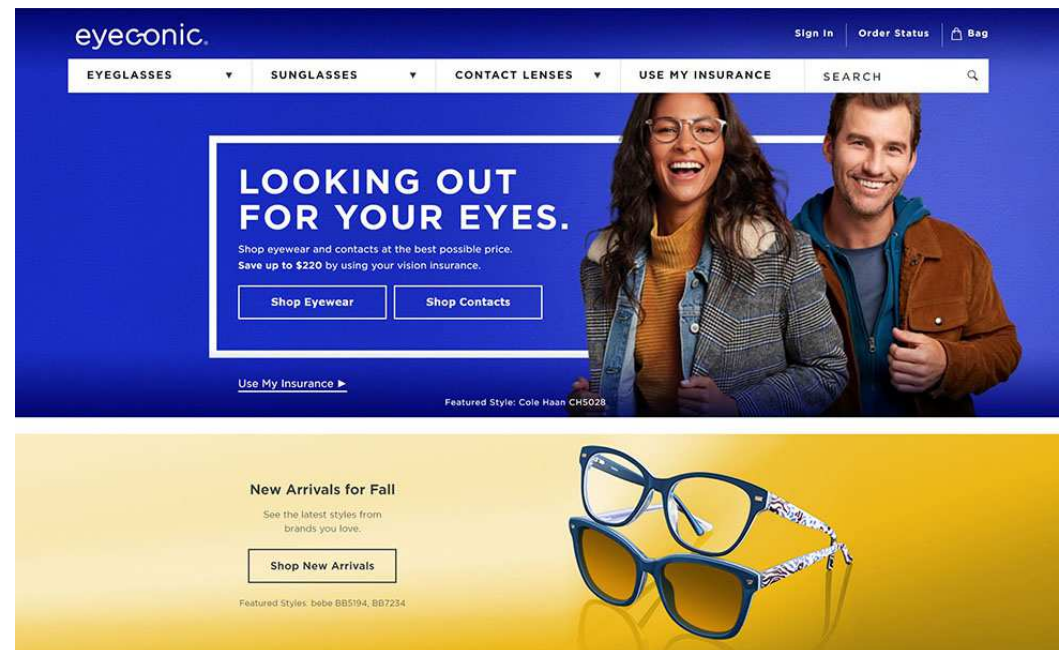


Download on the App Store | GET IT ON Google play

Eyeconic



- Easy to use, in network, online eyewear option
- Apply your VSP vision benefits, receive discounts, free shipping and returns, and more
- Learn more:
eyeconic.com



MESSA field representatives



**Julie
Berryman Adams**



**Jim
Baker**



**Grace
Benedict**



**Viola
Collin**



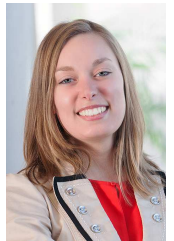
**Tim
Heim**



**Andrew
Lavendusky**



**RaeAnn
Loy**



**Jacqueline
Mast**



**Monica
McKay**



**Mark
Middlewood**



**Kirk
Ozanich**



**Heather
Scott**



**Reneé
Szurna**



**Tara
Wilbur**



**Abby
Zarimba**



**Matt
Zimmerman**

Here for you!



The hard-working people who care for our kids, our schools
and our communities deserve **exceptional health benefits**
and **unmatched personal service.**

You've *earned* it.