



MESSA[®]

Washtenaw County Consortium 2021 open enrollment

Monica McKay | MESSA field representative

[MESSA.ORG](https://www.messa.org)

COVID-19 information

- Visit the COVID-19 information center at messa.org/covid19
- Medically necessary in-network testing and treatment for all covered members is fully covered (no deductible, coinsurance or copays)

Teacher/Admin 2021 medical plans

	MESSA Choices	MESSA ABC Plan 1	MESSA ABC Plan 2
In-network deductible	\$500/\$1,000	\$1,400 individual \$2,800 2-person/family	\$2,000 individual \$4,000 2-person/family
Copayments	\$20/\$25/\$50	None	None
Coinsurance	0%	0%	0%
Rx coverage	Saver Rx	ABC Rx*	ABC Rx*
Compatible with an HSA	No	Yes	Yes

**MESSA ABC includes coverage for an extensive list of free prescriptions.*

FT Support Staff 2021 medical plans

	MESSA Choices	MESSA ABC Plan 1	MESSA ABC Plan 3	Essentials by MESSA
In-network deductible	\$500/\$1,000	\$1,400 individual \$2,800 2-person/family	\$3,500 individual \$7,000 2-person/family	\$375 individual \$750 2-person/family
Copayments	\$20/\$25/\$50	None	None	\$10/\$25/\$50/\$50/\$200
Coinsurance	0%	0%	10%	20%
Rx coverage	Saver Rx	ABC Rx*	ABC Rx*	Essentials Rx
Compatible with an HSA	No	Yes	Yes	No

*MESSA ABC includes coverage for an extensive list of free prescriptions.

MESSA Choices

messa ABC
ACCOUNT-BASED CHOICES

essentials 
by messa

Same provider network	Blue Cross Blue Shield PPO	Blue Cross Blue Shield PPO	Blue Cross Blue Shield PPO
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"> 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
4 th quarter carryover	Yes	No	No

MESSA Choices

messa ABC
ACCOUNT-BASED CHOICES

essentials 
by messa

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

Preventive services

- Annual adult wellness exam, well child visits, recommended cancer screenings and immunizations
- Free when provided by an in-network provider

Preventive services

- Extensive list of free preventive prescriptions with MESSA ABC plans
- More information available at **messa.org** under the “Health Resources” menu

HSA basics

- Tax-free bank account
- Use the funds to pay for qualified medical expenses
- You own the account forever
- Unspent money carries over year-to-year

HSA basics

- Triple-tax savings — no taxes on contributions, earnings or expenditures
- Save for retirement
- Use for medical expenses in retirement

Coinsurance

- Fixed percentage you pay for a medical service or prescription
- Coinsurance does not apply to services that already have a copayment
 - *Office visits, including mental health*
 - *Emergency room*
 - *Urgent care*



Plan comparison tool



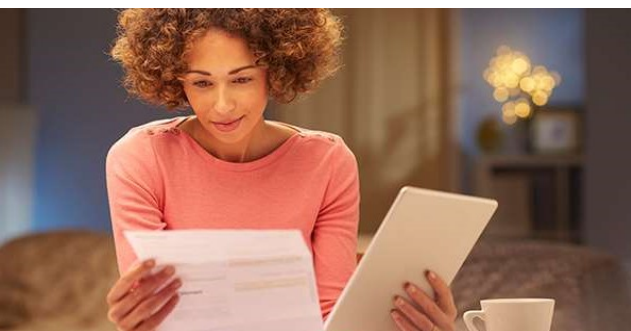
Estimate employee out-of-pocket costs

[Reset](#)[Print](#)

Step 1: Select up to four plans to compare ▼



	1 Compare <input checked="" type="checkbox"/>	2 Compare <input type="checkbox"/>	3 Compare <input type="checkbox"/>	4 Compare <input type="checkbox"/>
Plan	<input type="text" value="Select one"/>	<input type="text" value="Select one"/>	<input type="text" value="Select one"/>	<input type="text" value="Select one"/>
Deductible	<input type="text" value="Select one"/>	<input type="text" value="Select one"/>	<input type="text" value="Select one"/>	<input type="text" value="Select one"/>
Coinsurance	<input type="text" value="Select one"/>	<input type="text" value="Select one"/>	<input type="text" value="Select one"/>	<input type="text" value="Select one"/>
Medical copays	<input type="text" value="Select one"/>	<input type="text" value="Select one"/>	<input type="text" value="Select one"/>	<input type="text" value="Select one"/>
Rx copays	<input type="text" value="Select one"/>	<input type="text" value="Select one"/>	<input type="text" value="Select one"/>	<input type="text" value="Select one"/>
Your premium share ⓘ	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>
Pays per year	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Employer HSA ⓘ	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>



MESSA.ORG

Update life insurance beneficiaries

- Online during open enrollment period
- Paper forms available at **messa.org**
- Consider updating if you've had life changes (*marriage, divorce, children, etc.*)

Online Visits

- See a doctor or therapist on your smartphone, tablet or laptop
- Use for minor illnesses such as cold, flu, sore throat, UTI and more
- Schedule regular visits with a behavioral health therapist or psychiatrist to work through mental health challenges

Online Visits

- Visits are subject to your plan's deductible, copayment and coinsurance requirements, when applicable
- Online Visits are fully covered through Dec. 31, 2020
- More info: **messa.org/OnlineVisits**

Build better habits with Omada

- Diabetes prevention and weight loss program
- Provides online coaching and support to help lose weight and reduce risk of developing diabetes and other chronic conditions
- Free for qualifying MESSA members and their dependents
- More info: **messa.org/Omada**

Build better habits with Livongo

- Diabetes management program
- Provides free glucose meter and supplies, and personal coaching from a certified diabetes educator
- Free for qualifying MESSA members and their dependents
- More info: **messa.org/Livongo**

Ovia

- Three free apps to guide you on your fertility, pregnancy and parenting journey
- Provide tools, trackers and support from a registered nurse health coach
- Free for qualifying MESSA members
- More info: **messa.org/Ovia**

Free identity protection

- Provided through MESSA's partner, Experian
- Provides free identity protection and breach repair
- More info: **messa.org/Experian**

Additional Options

- Supplemental Term Life/AD&D
 - *\$10,000, \$20,000, \$30,000 or \$40,000*
- Short Term Disability
- Dependent life insurance
- Survivor income insurance



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