

Dexter Community Schools Washtenaw County Consortium 2019 open enrollment

Monica McKay, MESSA Field Representative



MESSASM

MESSA's record of outstanding personal service


- As your local MESSA field representative, I provide you personal service when you have a question about your benefits or have a problem with a claim. I also am available for local meetings like this one.
- As a nonprofit governed by school employees, we understand your special needs as school employees.
- Our East Lansing Member Service Center provides you with award-winning personal service.
- MESSA plans give you the best network of doctors, hospitals and other providers.
- You benefit from discounts when you see in-network providers.
- We have a strong emphasis on preventive care and wellness.



Online care for body and mind

Visit a doctor or therapist on your smartphone or computer from the convenience of your home.

Download the **BCBSM Online Visits** app from **Google Play** or the **Apple store**, or go to messa.org/messaonlinevisits.



Welcome to Blue Cross Online Visits

Not feeling well? U.S. board-certified doctors, therapists, and other professionals are a click away. Whether you're at home, work, or traveling, care is at your fingertips. Sign up now*.

Please note: You must have video capability for visits through smartphone or computer. If your camera isn't working, please call 1-844-606-1608 to speak with a service rep.

*Plans vary; check your benefits

Blue Cross Blue Shield Blue Care Network of Michigan | Blue Cross Online Visits™

First Name Last Name

Email

Confirm Email

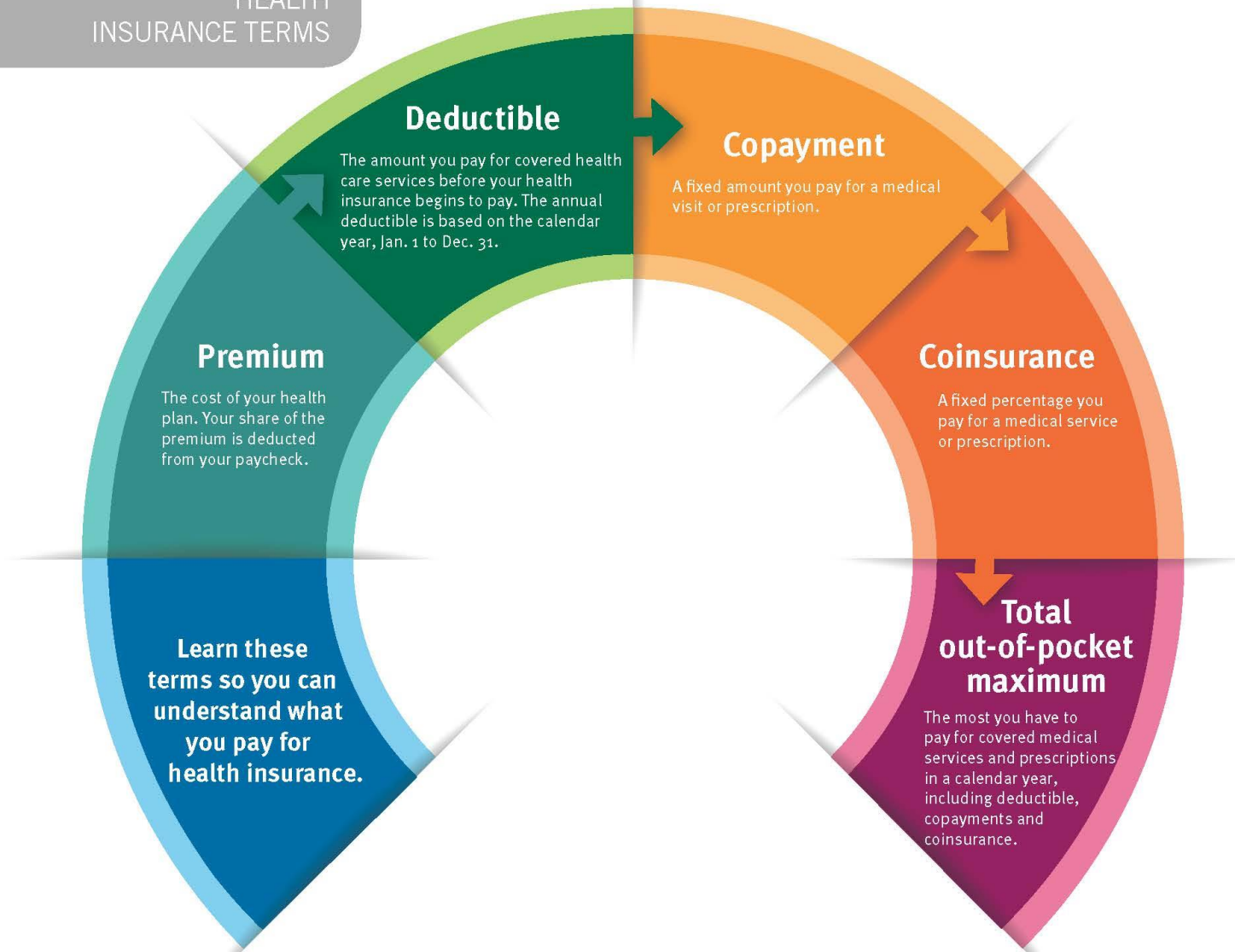
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I agree to these [Terms of Use](#).

Sign Up

Already have an account? [Log In](#)

HEALTH
INSURANCE TERMS



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MESSA Choices & MESSA ABC: What's the same?

- The deductible year: Jan. 1 through Dec. 31.
- Doctors, pharmacies and hospitals: both plans use the same provider networks.
- Coverage for 24/7 online doctor visits through Blue Cross Online Visits (mental health therapy visits are not available 24/7).
- The same list of covered services.
- Support from MESSA nurses with our asthma, diabetes and cardiovascular case management programs.
- 24-hour NurseLine for minor health questions.
- Vision and dental expenses do not count toward the medical plan's deductible or out-of-pocket maximum.



MESSA Choices: What's different from ABC?

- Prescriptions are not subject to the plan's medical deductible.
- The deductible features a limit on expenses for any one family member and a combined deductible limit for all family members.
- Includes fourth-quarter carryover.
- If you go to an out-of-network provider, the amount counts toward the in-network deductible.
- You cannot contribute to a health savings account.

MESSA ABC: What's different from Choices?

- You pay all medical *and prescription costs* until the deductible is met.
- With two-person and family coverage, there is no deductible limit for individual members of the family; the deductible limit is a single amount for all family members.
- An extensive list of free preventive prescriptions.
- If you go to an out-of-network provider, the amount does not count toward the in-network deductible. The amount only applies to the out-of-network deductible.
- There is no fourth-quarter carryover of deductible amounts.

2019 medical plan options

	PAK A MESSA Choices	PAK C MESSA Choices	PAK D MESSA ABC Plan 1	PAK E MESSA ABC Plan 2
In-network deductible	\$300/\$600	\$500/\$1,000	\$1,350 individual \$2,700 2-person/family	\$2,000 individual \$4,000 2-person/family
Copayments	\$20/\$25/\$50	\$20/\$25/\$50	None	None
Coinsurance	None	None	None	None
Rx coverage	MESSA Saver Rx	MESSA Saver Rx	MESSA ABC Rx	MESSA ABC Rx
Free preventive prescriptions	List of medications required by federal law.	List of medications required by federal law.	Extensive list of covered prescriptions.	Extensive list of covered prescriptions.
HSA compatible	No	No	Yes	Yes
4 th -quarter deductible carryover	Yes	Yes	No	No

Teachers, administrators & unaffiliated staff



2019 medical plan options

	PAK A MESSA Choices	PAK C MESSA Choices	PAK D MESSA ABC Plan 1	PAK E MESSA ABC Plan 3
In-network deductible	\$2,000/\$4,000	\$500/\$1,000	\$1,350 individual \$2,700 2-person/family	\$3,500 individual \$7,000 2-person/family
Copayments	\$20/\$25/\$50	\$20/\$25/\$50	None	None
Coinsurance	None	None	None	10%
Rx coverage	MESSA Saver Rx	MESSA Saver Rx	MESSA ABC Rx	MESSA ABC Rx
Free preventive prescriptions	List of medications required by federal law.	List of medications required by federal law.	Extensive list of covered prescriptions.	Extensive list of covered prescriptions.
HSA compatible	No	No	Yes	Yes
4 th -quarter deductible carryover	Yes	Yes	No	No

Full-time support personnel



Learn more about MESSA's medical plans at messa.org



The screenshot shows the MESSA website homepage. At the top left is the MESSA logo. To the right is the tagline "Good health. Good business. Great schools." followed by the phone number "800.336.0013" and a search bar. Below this is a navigation menu with links for Home, Members (MyMESSA® Login), Business Offices, Plans and Services, Health Resources, About Us, and Contact Us. The main content area features a large banner image of a family with a woman and a man carrying their children on their shoulders. Overlaid on the banner is the text "QUALITY HEALTH CARE COVERAGE" and "Serving Michigan's public school employees for over 50 years". A teal button in the center of the banner says "LEARN MORE ABOUT MESSA". Below the banner are three service highlights, each with an icon and a brief description.

MESSA

Good health. Good business. Great schools. 800.336.0013

Home → Members (MyMESSA® Login) → Business Offices Plans and Services Health Resources About Us Contact Us

QUALITY HEALTH CARE COVERAGE

Serving Michigan's public school employees for over 50 years

[LEARN MORE ABOUT MESSA](#)

- **FIND A DOCTOR**
Search for participating facilities, physicians, therapists and other medical professionals.
- **24/7 ONLINE DOCTOR VISITS**
Not feeling well? U.S. board-certified doctors and therapists* are a click away.
- **RX HOME DELIVERY**
Get your prescriptions delivered directly to your home and help MESSA save you time and money.

Compare plans at secure.messa.org/plancalculator



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 checked="" type="checkbox"/>	3 Compare <input checked="" type="checkbox"/>	4 Compare <input checked="" type="checkbox"/>
Plan	MESSA Choices ▾	MESSA Choices ▾	MESSA ABC Plan 1 ▾	MESSA ABC Plan 3 ▾
Deductible	\$500 / \$1000 ▾	\$2000 / \$4000 ▾	\$1350 / \$2700 ▾	\$3500 / \$7000 ▾
Coinsurance	0 percent ▾	0 percent ▾	0 percent ▾	10 percent ▾
Medical copays	\$20 / \$25 / \$50 ▾	\$20 / \$25 / \$50 ▾	\$0 / \$0 / \$0 ▾	\$0 / \$0 / \$0 ▾
Rx copays	MESSA Saver Rx ▾	MESSA Saver Rx ▾	MESSA ABC Rx ▾	MESSA ABC Rx ▾
Your premium share ⓘ	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Pays per year	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Employer HSA ⓘ	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>



With MESSA ABC plans, MESSA provides a free HealthEquity health savings account.



MESSA ABC & health savings accounts

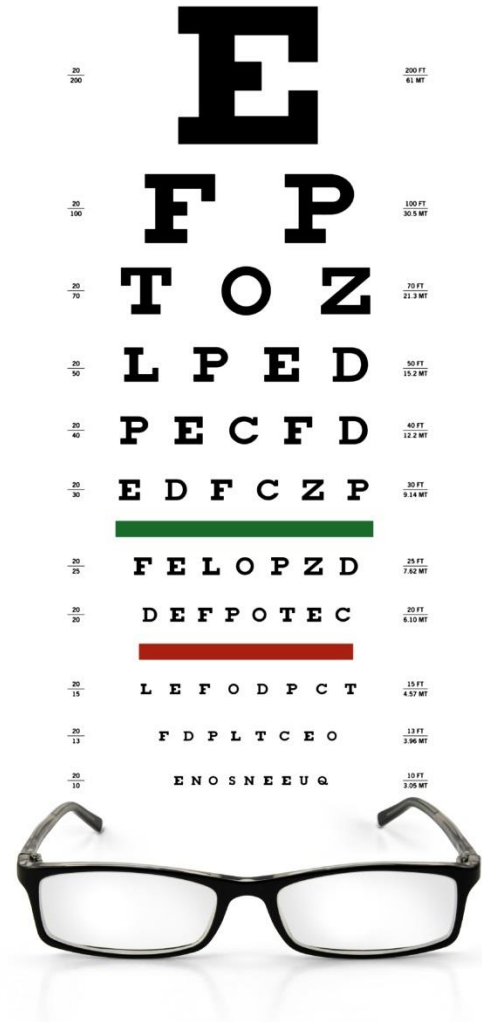


HSA: They're triple tax-free and more

- It's a triple tax-free bank account: contributions, interest, investment earnings and withdrawals for qualified medical expenses are not taxed.
- You own the account forever.
- All unspent money carries over from year-to-year.
- You and your employer can contribute to your HSA.
- HSAs are governed by federal law and IRS rules.
- 2019 contribution limits are \$3,500/individual and \$7,000/family.
- Additional \$1,000 age 55 or over catch-up contribution
- The triple-tax savings make it a great way to put away money for retirement.

Your dental and vision expenses do not count toward your medical plan deductible.

However, you can pay your dental and vision out-of-pocket costs with your HSA.



Learn more about HSAs at healthequity.com



HealthEquity®



MEMBERS

SOLUTIONS

OUR COMPANY

LOGIN

CONNECTING HEALTH&WEALTH

Our drive is to empower Americans to save now and for the future with a strategy that unites healthcare and retirement.

LEARN MORE

Members
since 2008



MESSA ABC & health savings accounts



MESSASM

Dental coverage from Delta Dental of Michigan

- Diagnostic and preventive services: 100%
- Basic services: 80%
- Major services: 80%
- Annual maximum: \$2,000
- Orthodontic services: 80%
- Lifetime orthodontic maximum: \$2,000

Teachers, administrators & unaffiliated staff



Dental coverage from Delta Dental of Michigan

- Diagnostic and preventive services: 80%
- Basic services: 80%
- Major services: 80%
- Annual maximum: \$2,000
- Orthodontic services: 80%
- Lifetime orthodontic maximum: \$2,000

Full-time support personnel



Vision coverage

VSP 3G	VSP 3
Teachers	Full-time support personnel
Administrators	
Unaffiliated staff	

Other benefits

- Life insurance
- Accidental death and dismemberment insurance
- Long-term disability insurance