

# MESSA ABC Plan Options

## Medical Plan Highlights

All services must be **medically necessary**, performed by a qualified provider, and covered under the plan.

	In-Network		Out-of-Network	
	Single Coverage	2-Person & Family	Single Coverage	2-Person & Family
<b>Annual Deductible</b> Applies to all services and prescription drug purchases except preventive care and certain preventive prescriptions. By federal law, when two or more lives are covered under this plan, the entire family deductible must be met before claims are paid for any individual.				
<b>MESSA ABC Plan 1*</b>	2014 - \$1,250 2015 - \$1,300	2014 - \$2,500 2015 - \$2,600	2014 - \$2,500 2015 - \$2,600	2014 - \$5,000 2015 - \$5,200
<b>MESSA ABC Plan 2</b>	\$2,000	\$4,000	\$4,000	\$8,000
<b>MESSA ABC Plan 3**</b>	\$3,500	\$7,000	\$7,000	\$14,000

\*The MESSA ABC Plan 1 deductible is subject to change each Jan. 1 in order to remain HSA-compatible according to IRS rules governing HSAs.

\*\*After the deductible is met, MESSA ABC Plan 3 includes a member coinsurance responsibility of 10% of the approved amount on in-network services and 30% of the approved amount on out-of-network services.

	Single Coverage	2-Person & Family	Single Coverage	2-Person & Family
<b>Annual Out-of-pocket Maximum</b> The out-of-pocket maximum includes copayments and coinsurance plus the deductible. Charges above approved amount and charges for services not covered under the plan do not count toward the out-of-pocket maximum.	Deductible plus \$1,000	Deductible plus \$2,000	Deductible plus \$2,000	Deductible plus \$4,000

<b>Lifetime Benefit Maximum</b>	Unlimited	Unlimited
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Type of Service	In-Network Provider (after deductible)	Out-of-Network Provider (after deductible)
<b>Office Visits</b>	Plans 1 & 2: 100% Plan 3: 90% of approved amount	Plans 1 & 2: 80% Plan 3: 70% of approved amount
<b>Free Preventive Prescriptions</b> MESSA ABC covers an extensive list of FREE preventive prescriptions that have no deductible and no copayment including cholesterol and blood pressure medications, weight loss medications, prenatal vitamins, contraceptives and many more.	100% coverage No deductible, No copayment	Not covered
<b>Other Prescription Drug Coverage (See reverse for details)</b> Under federal law governing HSA-qualified plans, prescription drugs are subject to the deductible (other than MESSA's free preventive prescriptions). After deductible is met, MESSA ABC Rx coverage and copayments apply.	After deductible, MESSA ABC Rx copayments apply up to out-of-pocket maximum	75% of approved amount
<b>Inpatient Hospital</b> ■ Semi-private room and board (includes supplies and services) ■ Physician charges	Plans 1 & 2: 100% Plan 3: 90% of approved amount	Plans 1 & 2: 80% Plan 3: 70% of approved amount
<b>Surgical Services</b> Includes: surgeon, assistant surgeon and anesthesiologist	Plans 1 & 2: 100% Plan 3: 90% of approved amount	Plans 1 & 2: 80% Plan 3: 70% of approved amount
<b>Emergency Care</b> ■ Emergency room facility and physician charges ■ Urgent care	Plans 1 & 2: 100% Plan 3: 90% of approved amount	Plans 1 & 2: 80% Plan 3: 70% of approved amount
<b>Preventive Care – <a href="http://www.messa.org/FreePreventiveCare">www.messa.org/FreePreventiveCare</a></b> Services such as annual exams, screenings, childhood and adult immunizations and preventive drugs including contraceptives. Immunizations provided by a Public Health Department or at a MESSA-sponsored event are considered in-network.	100% coverage Not subject to deductible	Not Covered (except for mammograms which are covered Plans 1 & 2: 80% Plan 3: 70% of approved amount after deductible)
<b>Chiropractic Services including Modalities</b> Up to 38 visits (combination of in-network and out-of-network visits) per calendar year. Some providers may charge more than the approved amount for MESSA-specific benefits.	Plans 1 & 2: 100% Plan 3: 90% of approved amount	Plans 1 & 2: 80% Plan 3: 70% of approved amount

Type of Service	In-Network Provider (after deductible)	Out-of-Network Provider (after deductible)
<b>Diagnostic Lab and X-Ray, Radiation, and Chemotherapy</b>	Plans 1 & 2: 100% Plan 3: 90% of approved amount	Plans 1 & 2: 80% Plan 3: 70% of approved amount
<b>Allergy Testing and Therapy</b>	Plans 1 & 2: 100% Plan 3: 90% of approved amount	Plans 1 & 2: 80% Plan 3: 70% of approved amount
<b>Additional Covered Services</b> <ul style="list-style-type: none"> <li>■ Medical supplies and equipment</li> <li>■ Ambulance</li> <li>■ Hearing care (<i>plan limits apply</i>)</li> <li>■ Skilled nursing facility (<i>120 day annual limit applies</i>)</li> <li>■ Hospice (<i>limits apply</i>)</li> <li>■ Home health care</li> </ul>	Plans 1 & 2: 100% Plan 3: 90% of approved amount	Same as in-network
<b>Human Organ Transplant</b>	Plans 1 & 2: 100% Plan 3: 90% when authorized and performed at a BCBSM-approved facility ( <i>plan limits apply</i> )	Not covered
<b>Mental Health and Substance Abuse</b> <i>Inpatient and Outpatient Care</i> <ul style="list-style-type: none"> <li>■ Mental health care</li> <li>■ Substance abuse treatment</li> </ul>	Plans 1 & 2: 100% Plan 3: 90% of approved amount	Plans 1 & 2: 80% Plan 3: 70% of approved amount
<b>Outpatient Physical, Occupational, and Speech Therapy</b> Up to a combined benefit maximum of 60 visits per individual per calendar year, whether obtained from an in-network or out-of-network provider.	Plans 1 & 2: 100% Plan 3: 90% of approved amount	Plans 1 & 2: 80% Plan 3: 70% of approved amount

■ **Free Preventive Prescription Drugs – A MESSA Value Added Benefit**

Before members pay anything toward their deductible, MESSA provides 100% coverage for an extensive list of prescription drugs including cholesterol and blood pressure medications, prenatal vitamins, contraceptives, weight loss medications, smoking cessation products and many more. No deductible. Zero copayment. Members pay **nothing** for these preventive prescriptions.

■ **Prescription Drug Coverage**

Group prescription drug coverage is included with this plan. **After applicable deductible is met**, there is a \$2 copayment for generic maintenance medications for specific chronic conditions and diseases. There is a \$10 copayment for all other generics. There is also a \$10 copayment for listed Over-the-Counter (OTC) medications used to treat heartburn and seasonal allergies. There is a \$20 copayment (reduced from \$40) for specific brand name maintenance drugs used to treat diabetes and asthma. There is a \$40 copayment for brand name drugs when no generic product exists. Please refer to your Plan Coverage Booklet for full details, limits and exclusions.

■ **Medical Case Management (MCM)**

MESSA offers Medical Case Management (MCM), a unique program tailored to meet the medical needs of our members who may need extraordinary care if diagnosed with a catastrophic illness or injury. It is designed to help MESSA members and their families through these difficult times by providing flexibility, support and direct involvement in the management of their health care.

■ **MESSA Help Lines – NurseLine and Healthy Expectations**

Plan participants have access to a 24/7 NurseLine for general medical information. To access NurseLine, call 800.414.2014 to speak to a specially trained Registered Nurse who can answer your medical questions and provide health-related information. MESSA's prenatal information and support program for expectant mothers is Healthy Expectations. Please call the MESSA Member Service Center at 800.336.0013 for information or to enroll. These services are not intended to replace regular medical care by a doctor or other qualified medical professional.

■ **Covered Services and Approved Amounts**

**In-network providers** bill BCBSM directly. Payments for covered services are based on BCBSM's approved amounts. Your liability is limited to the plan deductible and coinsurance requirements.

**Out-of-network providers** may or may not bill BCBSM directly. The member is responsible to the provider for deductibles, and **amounts that are in excess of the approved amount** for the service. **These amounts may be substantial.**

*Medical benefits underwritten by Blue Cross Blue Shield of Michigan (BCBSM) & 4 Ever Life Insurance Company. BCBSM is an independent licensee of the Blue Cross and Blue Shield Association.*

**Additional Benefits for You**

Life Insurance	\$5,000
Accidental Death & Dismemberment Insurance (AD&D)	\$5,000

Life and AD&D insurance may be continued following termination of employment by direct payment to MESSA. AD&D terminates at age 65 or when employment terminates, whichever happens last.

*Life and AD&D insurance underwritten by Life Insurance Company of North America.*

**This is a brief summary of the MESSA ABC Plans. For additional information, including eligibility, limitations and exclusions, please contact MESSA at 800.336.0013.**

