



Introducing MESSA's new, exceptional,
high-quality health plan

messa

ACCOUNT-BASED CHOICES

ABC

SAFETY & SECURITY THAT COSTS LESS

MESSA ABC:

An exceptional health plan that costs less

Savings and service

MESSA believes that affordable shouldn't mean sacrificing quality and service.

Our new MESSA ABC plan is built on the MESSA plans our members know and trust:

- Same exceptional member service
- Same large choice of doctors, hospitals and other providers
- Same high-quality coverage
- Same superb wellness and member education support

An exceptional health plan that costs less

MESSA ABC is a lower-premium, higher-deductible health plan that's compatible with a Health Savings Account (HSA). And it's paired with a best-in-class, all-in-one HSA account management solution with no monthly fees for members. This helps members keep more money in their paychecks and build a safety net for future medical expenses.

MESSA ABC is designed to give our members and member school districts more affordable MESSA options to help address their financial needs and the state's mandatory cost-sharing requirement.

And while MESSA ABC costs less, members will still enjoy the same peace of mind and outstanding personalized member service MESSA has provided for more than five decades.

MESSA ABC saves approximately 10% to 25% (or more) when compared to current MESSA Choices plans.

Great value and special features in an affordable plan

In addition to the lower premiums and higher deductibles that come with an HSA-qualified plan, MESSA ABC includes several coverage features that add value for our members.

- **Hundreds of FREE preventive prescriptions that have no deductible and no copayment, including:**

- **FREE** contraceptives for women
- **FREE** prenatal vitamins
- **FREE** medications for high cholesterol and high blood pressure
- **FREE** medications for weight loss and smoking cessation

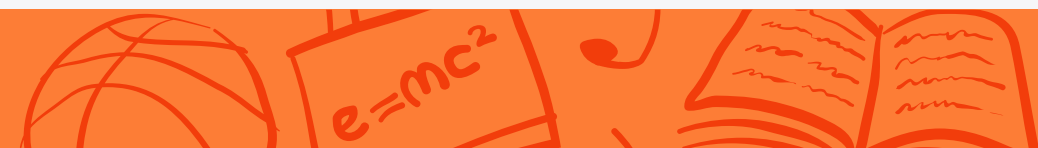
- **FREE** In-network preventive care services such as adult and child immunizations, flu shots, cancer screenings, well-baby visits and annual physicals. For a complete list of covered services, see the *Recommendations* section at www.uspreventiveservicestaskforce.org
- The benefit of discounted provider fees when paying for In-network medical services

Savings and choices

MESSA ABC offers three HSA-compatible plan options with varying deductibles – to give our members significant new flexibility to stretch their healthcare dollars while preserving the quality MESSA coverage, financial security and peace of mind they value.

MESSA gives bargaining groups and school districts the option of negotiating a choice within employee groups. MESSA will allow a choice between one standard MESSA Choices/Choices II plan and one MESSA ABC deductible option. There's more flexibility to give members more control and a choice of options that's best for them.

For more details, ask your MESSA Field Representative at 800.292.4910 or visit the special MESSA ABC area at www.messa.org.





In-network discounts help members stretch their dollars

MESSA ABC features lower premiums in exchange for a higher deductible. But even when MESSA members pay for medical services that are subject to the deductible, they benefit from the bargaining power and discounted fees MESSA's plan underwriter, Blue Cross Blue Shield of Michigan, has already negotiated with doctors, pharmacies and hospitals.

This means that when a MESSA member pays out-of-pocket for In-network services, the amount the doctor, pharmacy or hospital can charge is limited to the discounted fee ("approved amount") the provider has already agreed to accept as payment in full from MESSA and Blue Cross Blue Shield of Michigan.

Save on taxes three ways

MESSA ABC is HSA-qualified, which means it meets IRS rules and can be offered in tandem with a Health Savings Account. An HSA helps members take control of their financial future and stretch their dollars further.

With an HSA, members can enjoy a triple tax advantage while also saving for future medical expenses:

- Save immediately with pre-tax payroll contributions to their HSA through their employer's Section 125 plan
- Tax-free interest earnings and investment income
- Tax-free withdrawals for qualified medical expenses

Build a strong safety net

Think of an HSA as a "tax-free" zone that allows members and their employers to set aside money for the members' health care.

- An HSA can be used to pay for qualified medical care expenses, including deductible expenses
- Employee and employer contributions are tax-free (employee contributions must go through the employer's Section 125 plan)
- HSA accounts are portable; the member owns the account forever
- All unspent money carries over from year to year—there's no "use it or lose it" rule

Convenience and simplicity with a HealthEquity® HSA

With other health plans, having an HSA can be a hassle: employees have to manage health care paperwork, receipts, bills, medical claims and payments manually. MESSA simplifies HSA management for our members and school business offices. We've paired MESSA ABC with an all-in-one, integrated solution from HealthEquity. A HealthEquity HSA account is included with MESSA ABC for each member.

And there's no monthly fee for MESSA ABC members.

HealthEquity provides powerful tools to help members easily manage their HSA. HealthEquity integrates seamlessly with MESSA's ABC plan, giving members simple account management and easy claims tracking and payment.

HealthEquity provides all-day, every day member call center support, a dedicated call center for employer questions, easy-to-use member and employer web portals, a free debit card and secure transactions. HealthEquity even makes investing HSA funds easy. Savings account balances are FDIC-insured (invested funds are not).





MESSA ABC Plan Highlights

In-network Benefits	MESSA ABC Plan 1	MESSA ABC Plan 2	MESSA ABC Plan 3
In-network Preventive Care Services (not subject to the deductible)	FREE. Plan pays 100%	FREE. Plan pays 100%	FREE. Plan pays 100%
FREE Preventive Prescriptions (for the current list refer to the MESSA ABC area at www.messa.org)	FREE. Plan Pays 100%	FREE. Plan Pays 100%	FREE. Plan Pays 100%
In-network 1-person deductible*	\$1,250**	\$2,000	\$3,500
In-network 2-person & family deductible*	\$2,500**	\$4,000	\$7,000
Copayments (after deductible is met and until out-of-pocket cap is reached)	Rx copayments	Rx copayments	Rx copayments
Member coinsurance (after deductible is met and until out-of-pocket cap is reached)	None	None	10% In-network*** 30% Out-of-network***
1-person annual In-network out-of-pocket cap (after deductible is met)****	\$1,000	\$1,000	\$1,000
2-person & family annual In-network out-of-pocket cap****	\$2,000	\$2,000	\$2,000

*Out-of-network deductible levels are twice the In-network amounts.

** Minimum deductible may be adjusted annually for inflation by IRS.

*** Of approved amount.

**** Out-of-network annual out-of-pocket maximum is twice the In-network amount.

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