

Comparing MESSA Choices and MESSA ABC plan options

With MESSA Choices and MESSA Account-Based Choices (MESSA ABC), you enjoy the same expansive covered benefits, broad provider network and outstanding MESSA service and support. That means:

- If your doctor is in-network with MESSA Choices, he or she will be in-network with MESSA ABC.
- If a service is a covered benefit with MESSA Choices, it will be a covered benefit with MESSA ABC.
- Preventive care, including annual checkups, screenings, and certain immunizations, is free for all MESSA plans.
- You'll receive personalized service, access to 24/7 NurseLine for general medical information, and access to MESSA's member education and support programs with either plan.

The plans have unique features, too. Here's an overview of the key differences.

	MESSA Choices	MESSA ABC
In-network deductible options <i>(The deductible resets every Jan. 1.)</i>	<p><u>Individual/family</u></p> <p>\$0/\$0 \$100/\$200 \$200/\$400 \$300/\$600 \$500/\$1,000 \$1,000*/\$2,000* \$2,000*/\$4,000* \$3,000*/\$6,000*</p> <p>* This deductible plan available with \$20/\$25/\$50 copayments and MESSA Saver Rx only.</p>	<p><u>Individual/family</u></p> <p>Plan 1: \$1,300/\$2,600** Plan 2: \$2,000/\$4,000 Plan 3: \$3,500/\$7,000</p> <p>** The MESSA ABC Plan 1 deductible is subject to change each Jan. 1 to remain HSA-compatible according to IRS rules governing HSAs.</p>
4th quarter deductible carryover	Included	No 4th quarter carryover
Copayment	Office visit/urgent care/ER \$5/\$10/\$25 \$10/\$25/\$50 \$20/\$25/\$50	None
Prescription drug plans	Two copayment options: \$10/\$20 MESSA Saver Rx (\$2/\$10 generics, \$20/\$40 brand name)	List of free preventive prescriptions to treat certain conditions. All other prescriptions are subject to deductible. After deductible is satisfied, MESSA ABC Rx copays are \$2/\$10 generics \$20/\$40 brand name.
In-network coinsurance	Private-duty nursing: MESSA pays 90%, member pays 10%	All plans: For private-duty nursing, MESSA pays 90%, member pays 10% Plan 3: For other services after deductible, MESSA pays 90%, members pays 10%
Out-of-network benefits <i>(Subject to the out-of-network deductible which is typically double the in-network deductible requirement)</i>	MESSA pays 80% of allowed amount for covered services	Plan 1 and 2: MESSA pays 80% of allowed amount Plan 3: MESSA pays 70% of allowed amount
Compatible with a health savings account (HSA)	No	Yes