

Six smart strategies to stretch your dollars with MESSA ABC

1. Stay in-network. MESSA ABC features the largest provider and hospital networks in the state. You save on deductible expenses when paying for in-network services because in-network doctors, hospitals and pharmacies have agreed to cap the amount charged to you. This is the same amount the provider has agreed to accept as payment in full from MESSA/Blue Cross Blue Shield of Michigan.

2. Get free physicals, immunizations and cancer screenings every year. MESSA ABC covers preventive care services for free when you use in-network providers: there's no deductible charge or copayment, ever. Free preventive services include annual physicals, cancer screenings, well-baby visits, flu shots, and child and adult immunizations. Preventive care is the key to catching health problems before they become serious and to reducing your health care costs over the long term.

3. Utilize free preventive prescriptions. MESSA ABC includes free coverage of hundreds of preventive prescriptions, including contraceptives, prenatal vitamins, weight loss drugs, and medications to treat high cholesterol, high blood pressure and alcohol dependence, smoking cessation and more. There's no copayment or deductible charge for prescriptions on the preventive prescription coverage list.

4. Use your HSA to save on taxes three ways. MESSA ABC meets IRS rules and can be offered in tandem with a health savings account (HSA). You and your employer can contribute to your HSA tax-free. Interest and investment earnings grow tax-free. Withdrawals from your HSA to pay IRS-qualified medical expenses are also not taxed.

5. Contribute pre-tax dollars to your HSA. Pre-tax contributions to your HSA help you stretch your dollars and boost your take-home pay. For example, the typical middle class family pays about 20 percent federal income tax. This means that for each \$100 in pre-tax salary you put away in your HSA, you save about \$20 in federal taxes, more than \$4 in state taxes and \$7.10 on FICA and Medicare. So your \$100 is worth 30 percent more instantly. And an HSA can help you build a long-term financial safety net to give you added peace of mind. Put \$50 a paycheck into your HSA, and after eight years at 3 percent interest you'll have built up almost \$12,000 to pay deductible expenses and medical bills. After 30 years, you'll have accumulated more than \$63,000.

6. Take advantage of our free HSA with online tools from HealthEquity®. A HealthEquity HSA account is included at no charge for each MESSA ABC member. MESSA will enroll you with HealthEquity when you enroll in MESSA ABC. HealthEquity provides online tools to help you manage your HSA. There's no monthly fee for MESSA ABC members.