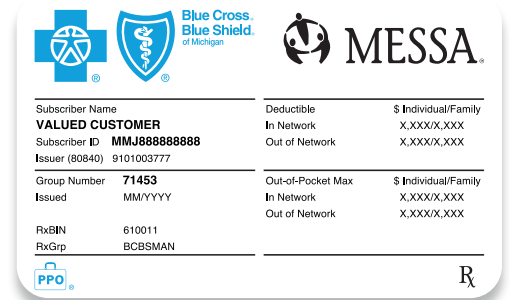




Quick Tips for MESSA ABC Members

MESSA ABC Plan 3

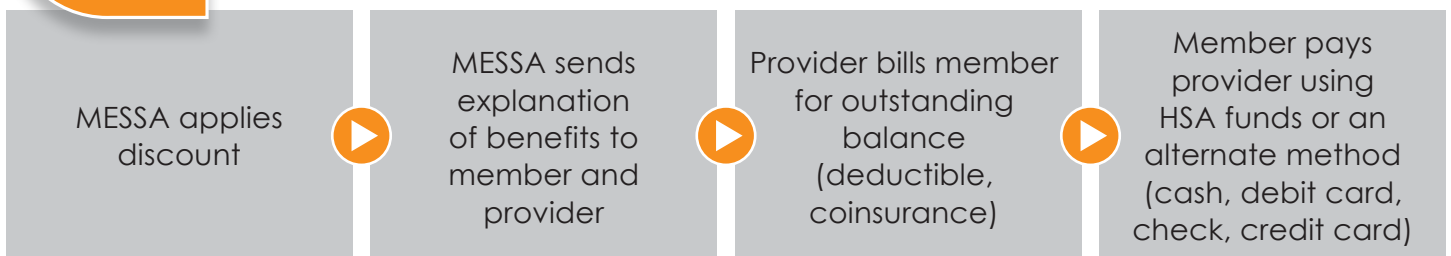
- With MESSA ABC plans, you have to meet your deductible before MESSA begins to pay your claims.
- Annual checkups, cancer screenings, immunizations, and certain preventive prescriptions are covered at no cost to you when you go to in-network providers.
- The full cost of prescriptions is subject to the deductible. After your deductible is met, you only pay prescription copayments or coinsurance.
- If you are enrolled in a plan with coinsurance, you may have to pay a percentage of medical claims after your deductible is met.
- Out-of-network costs do not count toward the in-network deductible.
- It's important to stay in-network. If you go to in-network providers, the deductible is \$3,500 per individual with a \$7,000 family maximum. The out-of-network deductible is twice as much (\$7,000/\$14,000). Also, you will have lower coinsurance by staying in-network.
- Your deductible resets Jan. 1 every year.
- Routine vision and dental costs do not count toward your MESSA ABC medical deductible.



Always give pharmacies and medical providers your MESSA card before paying any bill. It will save you money.

At the provider

Present your MESSA card and ask them to bill MESSA



HealthEquity HSA*

Use your HealthEquity Visa HSA card to pay out-of-pocket medical and prescription expenses.

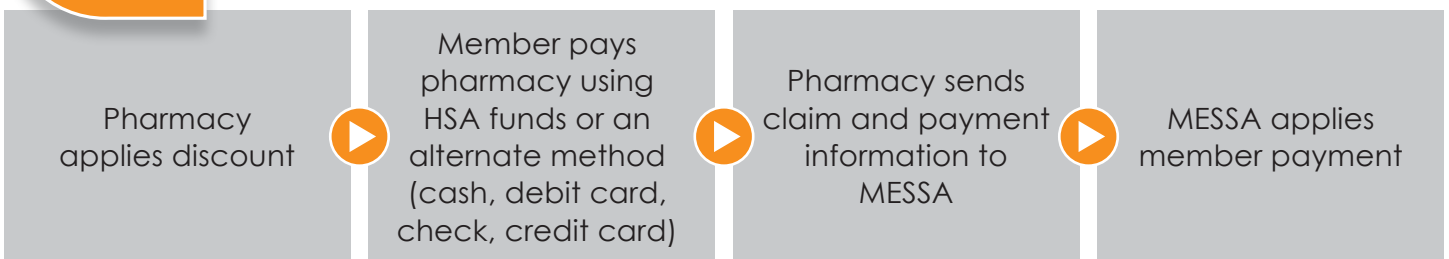
- Your health savings account (HSA) is a bank account that is yours forever. This account is separate from your insurance.
- MESSA sends your medical, prescription, dental and vision claims payment information to your HealthEquity HSA electronically for your convenience.
- You can use the funds in your HSA to pay for IRS-qualified medical expenses, including your insurance plan deductible, prescriptions, copayments, coinsurance, and dental and vision charges. Copayments, coinsurance, dental and vision expenses do not count toward your deductible.
- Try to avoid paying your doctor at the time of service. It's better to wait until the bill shows up in your online HealthEquity account, once discounts are applied. However, pharmacies generally require payment at the time of service, so that's a good time to use your HealthEquity Visa debit card.
- Put money in your HSA. Employee and employer contributions to your HSA are tax-free, as long as you use your HSA to pay for IRS-qualified medical expenses.



**When applicable*



Present your MESSA card



? Call MESSA's Member Service Center at 800-336-0013 or HealthEquity at 877-218-3432.

