

# What's the difference?

## Comparing MESSA Choices and MESSA ABC plan options

With MESSA Choices and MESSA Account-Based Choices (MESSA ABC), you enjoy the same comprehensive 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 Compatible with a health savings account (HSA)	
<b>In-network deductible options</b> <i>(Deductible requirements renew every Jan. 1)</i>	<u>Individual</u>	<u>2-Person/Family</u>		<u>Single</u>	<u>2-Person/Family</u>
	\$0	\$0		Plan 1*: \$1,300	\$2,600
	\$100	\$200		Plan 2: \$2,000	\$4,000
	\$200	\$400		Plan 3: \$3,500	\$7,000
	\$300	\$600			
	\$500	\$1,000			
	<i>(Note: Once one person meets the individual deductible, we will pay covered services for that person.)</i>			<i>(Note: When two or more individuals are covered by the plan, the entire deductible must be met before claims are paid for any individual.)</i>	
<b>Copayment</b>	<u>Office visit</u>	<u>Urgent care</u>	<u>Emergency room</u>	None	
	\$5	\$10	\$25		
	\$10	\$25	\$50		
	\$20	\$25	\$50		
<b>In-network coinsurance</b>	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%, member pays 10%.	
<b>Prescription drug plan</b>	Two copayment options: \$10/\$20  MESSA Saver Rx (\$2/\$10 generics, \$20/\$40 brand name)			Extensive list of free preventive prescriptions to treat common conditions.  All other prescriptions are subject to deductible. After deductible is satisfied, MESSA ABC Rx copays are \$2/\$10 generics \$20/\$40 brand name.	
<b>Out-of-network benefits</b> <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	
<b>Other considerations</b>				A HealthEquity HSA is included with MESSA ABC for each member. With an HSA, members can enjoy a triple tax advantage: Save money with pre-tax payroll contributions, earn tax-free interest and investment income, and access tax-free withdrawals for qualified medical expenses.	

\*MESSA ABC Plan 1 features the lowest-possible deductible amounts allowed under federal law to qualify for the tax advantages of tax-free HSAs.

Learn more at [www.messa.org](http://www.messa.org). Questions? Call your MESSA Field Representative at 800.292.4910 or the MESSA Member Service Center at 800.336.0013.

