

**MESSA In-Network Plan Comparison - Effective 1/1/2023**  
**Lake Shore Public Schools - Multi Product Discount on Medical Premium of 1.0%**  
**Support Staff 12 Month**

	<b>Essentials by MESSA</b> <b>\$375/\$750 20%</b> <b>Essentials by MESSA</b>
<b>Employee Monthly Premium Share - Provided By District</b>	
Single	\$103.28
2person	\$851.10
Family	\$1,180.13
<b>In-Network Cost Share After Deductible</b>	
Deductible	\$375/\$750
Coinsurance	20%
Blue Cross online visit copay/coinsurance	\$10
Office visit copay/coinsurance	\$25
Specialist visit copay/coinsurance	\$50
Urgent care copay/coinsurance	\$50
Emergency room copay/coinsurance	\$200
Total out-of-pocket maximum	\$9,100/\$18,200
<b>Certain Benefit Differences</b>	
Chiropractic manipulations	Up to a combined 12 visits per calendar year; \$25 office visit copay applies after deductible
Osteopathic manipulations	
Outpatient physical, occupational and speech therapy	Up to a combined 30 visits per calendar year, including therapeutic massage by a chiropractor; Covered 80% after deductible
Bariatric surgery	Not covered
Acupuncture	Not covered
Hearing aids	Not covered

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<b>Prescription Drugs</b>	Essentials by MESSA
<b>34-day supply</b>	
Generic drug	\$10
Preferred brand drug	20% coinsurance (\$40 min - \$80 max)
Non-preferred brand drug	20% coinsurance (\$60 min - \$100 max)
<b>90-day supply</b>	
Generic drug, Preferred brand drug, Non-preferred brand drug	3x copay of applicable 34-day supply; Available via retail or mail order
<b>Additional Rx Information</b>	
Free preventive drug lists	Affordable Care Act (ACA) Free Preventive Drug Coverage

~ Rates were provided by the district.

~ The Essentials by MESSA Rx plan has several drugs and drug categories that are excluded from coverage, including, but not limited to brand-name drugs that have generic equivalents, lifestyle drugs (drugs for erectile dysfunction or weight loss), drugs used to treat heartburn and acid reflux (except select generic versions), drugs that treat coughs and colds, including most antihistamines and prenatal vitamins.

~ The out-of-pocket maximum (OOPM) for Essentials by MESSA, is subject to change each Jan. 1 according to the maximum limit allowed by the Affordable Care Act.

~ The MESSA ABC Plan 1 deductible is subject to change each Jan. 1 to remain HSA-compatible according to IRS rules governing HSAs.

If you have any questions, please contact your MESSA Field Representative, Heather Scott, at 800.292.4910.

Information on this document is a general overview. Refer to MESSA.org and the plan booklets for additional information.



# Essentials by MESSA

## Medical plan highlights



**Effective Date: 1/1/2023**

**MESSA Account: Lake Shore Public Schools**

**Employee Group: 566ABDH AdminTeachSupportPTTeach; 566C Adult Ed Emp Hird Aft 2015; 556G Adult Ed Emp Hrd Before 2015**

### In-network health care benefits for you and your covered dependents

All services must be **medically necessary** and performed by a payable provider.

This is a brief summary of in-network benefits. If you obtain medical services from an out-of-network provider without a referral from an in-network provider, you may have to pay 100 percent of the cost or the applicable out-of-network cost share amounts. For coverage details, go to [messa.org](http://messa.org) to log in to your member account or call the MESSA Member Service Center at 800.336.0013 or TTY 888.445.5614.

Plan features	In-network
<b>Annual deductible</b> The amount you pay for health care services before your health insurance begins to pay. If one member of the family meets the individual deductible, but the family deductible has not been met, MESSA will pay for covered services for that member only. Covered services for the remaining family members will be paid when the family deductible has been met. The annual deductible is based on the calendar year, Jan. 1 to Dec. 31.	\$375 individual/\$750 family
<b>Medical copayment</b> A fixed amount you pay for a medical visit.	\$10 Blue Cross online visit, \$25 office visit, \$50 specialist visit, \$50 urgent care, \$200 emergency room
<b>Medical coinsurance</b> A fixed percentage you pay for a medical service.	20%
<b>Prescription drug coverage</b> Subject to prescription copayments and coinsurance.	Essentials by MESSA
<b>Annual out-of-pocket maximums</b> The most you have to pay for covered medical services and prescriptions in a calendar year, including deductible, copayments and coinsurance. Charges above approved amount and charges for services not covered under the plan do not count toward the out-of-pocket maximum.	\$9100 individual/\$18200 family
Covered service	In-network cost share
<b>Preventive care</b> Certain services such as annual exams, screenings, childhood and adult immunizations and certain preventive medications.	No cost to you
<b>Prenatal and postnatal care</b> Prenatal and postnatal doctor visits.	
<b>Blue Cross online visit</b>	Subject to deductible and Blue Cross online visit copayment
<b>Office visit</b> e.g. primary care physician, obstetrics and gynecology and pediatric visits	Subject to deductible and office visit copayment
<b>Specialist visit</b>	Subject to deductible and specialist visit copayment
<b>Urgent care</b>	Subject to deductible and urgent care copayment
<b>Hospital emergency room (ER)</b> Copayment waived if admitted or due to an accidental injury.	Subject to deductible and emergency room copayment
<b>Chiropractic and Osteopathic manipulations</b> Up to a combined 12 visits per calendar year.	Subject to deductible and office visit copayment
<b>Allergy testing and therapy</b>	Subject to deductible and coinsurance Specialist visit copayment may apply

Covered service	In-network cost share
<b>Mental health and substance abuse - outpatient care</b>	Subject to deductible and coinsurance Office visit copayment may apply
<b>Mental health and substance abuse - inpatient care</b>	Subject to deductible and coinsurance
<b>Inpatient hospital</b>	
<b>Outpatient physical, occupational and speech therapy</b> Up to a combined benefit maximum of 30 visits per individual per calendar year, including massage therapy performed by a chiropractor.	
<b>Diagnostic lab and X-ray</b>	
<b>Radiation and chemotherapy</b>	
<b>Autism - applied behavior analysis (ABA) services</b>	
<b>Hearing care</b> Hearing related services performed by an M.D., D.O. or an audiologist (AUD) performing for the audiogram hearing evaluation and testing.	
<b>Ambulance</b>	
<b>Medical supplies</b>	
<b>Durable medical equipment (DME)</b> Must be obtained from a payable DME provider.	
<b>Prosthetics and orthotics</b>	
<b>Home health care</b>	
<b>Skilled nursing facility</b> Up to a maximum of 120 days per calendar year.	
<b>Human organ transplant</b> Must be performed at an approved facility.	
<b>Home delivery of prescription medications</b>	
MESSA members can save time and money by ordering prescription medications through the OptumRx mail order pharmacy. For more information, go to <a href="http://messa.org">messa.org</a> to log in to your member account and link to the OptumRx website. For general questions about your prescription coverage, call MESSA at 800.336.0013 or TTY 888.445.5614. For questions about a prescription order, call OptumRx at 800.903.8346.	
<b>Medical care outside the U.S.</b>	
MESSA members have access to doctors and hospitals with the BCBS Global Core program. You may want to visit the BCBS Global Core program's website ( <a href="http://www.bcbsglobalcore.com">www.bcbsglobalcore.com</a> ) to find in-network providers prior to your departure.	
<b>Covered services and approved amounts</b>	
<b>In-network providers</b> bill BCBSM directly. Payments for covered services are based on BCBSM's approved amounts. Your liability is limited to the plan deductible, copayment and coinsurance requirements.	
<b>Out-of-network providers</b> may or may not bill BCBSM directly. The member is responsible to the provider for any deductibles, copayments, coinsurance and amounts that are in excess of the approved amount for the services as predetermined by MESSA and BCBSM. These amounts may be substantial.	
<i>Medical benefits underwritten by Blue Cross Blue Shield of Michigan (BCBSM) &amp; 4 Ever Life Insurance Company. BCBSM is an independent licensee of the Blue Cross and Blue Shield Association.</i>	
<b>Life and accidental death &amp; dismemberment insurance</b>	
<b>Life insurance:</b> \$5,000 policy for you.	
<b>Accidental death &amp; dismemberment insurance (AD&amp;D):</b> \$5,000 policy for you.	
AD&D terminates at age 65 or when employment ends, whichever comes later. <i>Life and AD&amp;D insurance underwritten by Life Insurance Company of North America.</i>	