



Available July 1, 2021

Prepare for the **unexpected**

MESSA's new supplemental plans provide cash for covered injuries, illnesses or hospitalizations

MESSA's new supplemental health plans complement your MESSA medical coverage by providing you with cash in the event of a covered incident. You have the choice of an accident, critical illness or hospital indemnity plan — or you can bundle all three for the ultimate protection.

How is this different from my MESSA medical plan?

Medical plans don't always cover 100% of costs, and medical benefits don't cover personal expenses that often arise due to health issues.

MESSA's new supplemental plans pay cash benefits directly to you, providing extra money when you need it most. You can use the cash for deductibles, copayments, house payments, groceries, child care, bills or anything else.

How can I get MESSA's new supplemental benefits?

There are two ways to get MESSA's new supplemental benefits, **effective July 1, 2021**:

Negotiated supplemental benefits:

Your bargaining unit can negotiate with your employer to provide all employees in your group with an employer-paid bundle consisting of accident, critical illness and hospital indemnity coverage. This can be a particularly attractive option for groups with higher-deductible medical plans.

Optional supplemental benefits:

If your employer provides MESSA's optional benefits, you can choose from an accident plan, a critical illness plan, a hospital indemnity plan or a bundle of all three, and pay via payroll deduction.

Learn more at messa.org/indemnity or call your MESSA field representative at 800-292-4910.