

MESSA ABC: What you need to know

Prescription coverage – 6 key facts

1. **Present your MESSA insurance card every time you go to the pharmacy.** If you don't, you may pay more for prescriptions and the expense will not count toward your annual deductible. If you present your MESSA insurance card, your cost is limited to the discounted charge that MESSA/Blue Cross has negotiated with the pharmacy.
2. **MESSA ABC covers hundreds of free preventive prescriptions.** Ask your doctor if any of these medications is appropriate for you.
3. **Whenever possible, use an In-network pharmacy.** Most Michigan pharmacies are In-network. If you travel out-of-state, ask if the pharmacy is considered In-network with Blue Cross Blue Shield of Michigan before purchasing a prescription.
4. **You will pay the full cost of non-preventive prescriptions until you meet your deductible.** As required by federal law, non-preventive prescriptions are subject to the plan deductible.
5. **Once you meet your In-network deductible, your prescription costs will be limited to the copayment.**
6. **Your In-network costs after the deductible are capped each year at \$1,000 for single coverage plans and \$2,000 for 2-Person/Family plans.**

Your MESSA ABC plans began Jan. 1

Helping you get the most from your [MESSA ABC](#) health plan is one way we can help make your life a little easier. MESSA's outstanding personalized service is just a call or click away. We are ready to:

- Explain how your deductible works
- Answer questions about your benefits – what's covered and when?
- Guide you to online tip sheets, easy-to-understand videos, and other resources.

Call the MESSA Member Service Center at 800.336.0013.

Members who are using HealthEquity HSA

As you begin to use your [HealthEquity](#) Health Savings Account (HSA), you'll want to take some time to learn about its features. Here's where you can go for help:

- Monthly HealthEquity [webinars](#) (5 p.m. the second Wednesday of every month) will teach you how to use your free member portal, pay providers, obtain forms, and more.
- Call 877.218.3432 to talk with a real person about your account.

Be a smart health care consumer

Be smart about stretching the value of your paycheck and making sure you do everything you can to keep your health and finances safe and secure.

Here are 5 ways to be a smart health care consumer:

1. Schedule your free annual checkup to help identify any health concerns early. MESSA ABC covers free preventive care, including annual cancer screenings such as mammography and well-child visits.
2. Ask your doctor if any of your medications are on the list of [free preventive medications](#) that comes with MESSA ABC.
3. Use a tool such as www.goodrx.com to compare prescription medication costs in your area.
4. Ask questions. Understanding your medical needs and your health plan will help you make informed decisions.
5. Talk to your tax preparer about the value of making tax-free contributions to your Health Savings Account (HSA). The tax benefits of an HSA carry over into retirement.