

Understanding deductibles



Health plan deductibles are similar to the deductibles on your auto and homeowners' insurance. A deductible is a fixed amount of money you must pay before the plan covers approved services. MESSA ABC plan deductibles apply to medically approved services and prescription drug purchases except certain preventive care and preventive prescriptions which are covered for free in-network (with no deductible, copayment, or coinsurance charge to the member).

Plan options	In-network		Out-of-network	
	Single coverage	2-person & family	Single coverage	2-person & family
MESSA ABC Plan 1*	2015 - \$1,300 2016 - \$1,300	2015 - \$2,600 2016 - \$2,600	2015 - \$2,600 2016 - \$2,600	2015 - \$5,200 2016 - \$5,200
MESSA ABC Plan 2	\$2,000	\$4,000	\$4,000	\$8,000
MESSA ABC Plan 3	\$3,500	\$7,000	\$7,000	\$14,000

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

Tips to understanding your deductible:

- Use your MESSA insurance card every time you go to the pharmacy or any other medical provider to ensure out-of-pocket expenses you incur will be credited by MESSA toward your deductible. When you use your MESSA insurance card, you will save money by receiving the discounted approved amount for in-network services.
- Deductibles reset each Jan. 1.
- If you have 2-person or family coverage, you must pay the entire family deductible before claims are paid for any individuals, as required by federal law for an HSA-qualified plan.
- If a service, medication or supply is not a covered benefit, it will NOT count toward your deductible.
- You pay the full cost of a prescription until your deductible is met, but you can use HSA funds to pay for a prescription. If you choose a brand name drug when a less expensive generic is available and medically appropriate, the additional costs for the brand name do not count toward the annual deductible or out-of-pocket maximum.
- Many preventive care services and preventive prescriptions are not subject to your deductible.
- In-network and out-of-network deductibles are separate—payments toward one do not apply toward the other.

Enrollee Name
VALUED M CUSTOMER



Enrollee ID
MMJ888888888

Issuer (80840) 9101003777

Group Number
71453

RxBIN 610014
RxGrp BCBSMAN

Issued:
MM/YYYY

MESSA can help

If you have questions about your MESSA ABC medical plan, go to www.messa.org/MESSAABCs or call MESSA's East Lansing-based Member Service Center at 800.336.0013.