

# **Benefit Plan Change for ABC/HSA plans**

Presented by  
Larry Donston  
MESSA

# MESSA ABC Plan 1

A medical benefit plan with two parts:

✓ **Medical Plan**

✓ **Health Savings Account**

# 1. High Deductible Health Plan

- MESSA's Account Based Choices (ABC)
  - ✓ Same network of doctors
  - ✓ Same coverage as Choices II
- Qualified High Deductible Health Plan
  - Follows IRS Guidelines

# What's Different?

- **The DEDUCTIBLE!!!!!!**

# MESSA ABC Plan 1

- **\$1,250 Individual ded. / \$2,500 Family ded.**
- Deductible runs calendar year...Jan. thru Dec.
- NO deductible Carry-Over
- Entire deductible must be met before Plan starts to pay
- All medical services and prescriptions held to deductible\*\*

\*\*Preventive care (IRS def.) does NOT apply

# This Is How ABC Plan 1 Works

## **BEFORE Deductible is Satisfied**

- Doctor Visit
  - Member pays full cost
  - Full cost is part of deductible
- Pharmacy/Prescriptions
  - Member pays full cost of Rx
  - Full cost is part of deductible
  - Preventive Drugs FREE

## **AFTER Deductible is Satisfied**

- Doctor Visit
  - MESSA pays 100%
  - NO co-payments
- Pharmacy/Prescriptions
  - Coverage is Saver Rx
  - Preventive Drugs still FREE

# MESSA ABC

## High Deductible Health Plan

### QUESTIONS



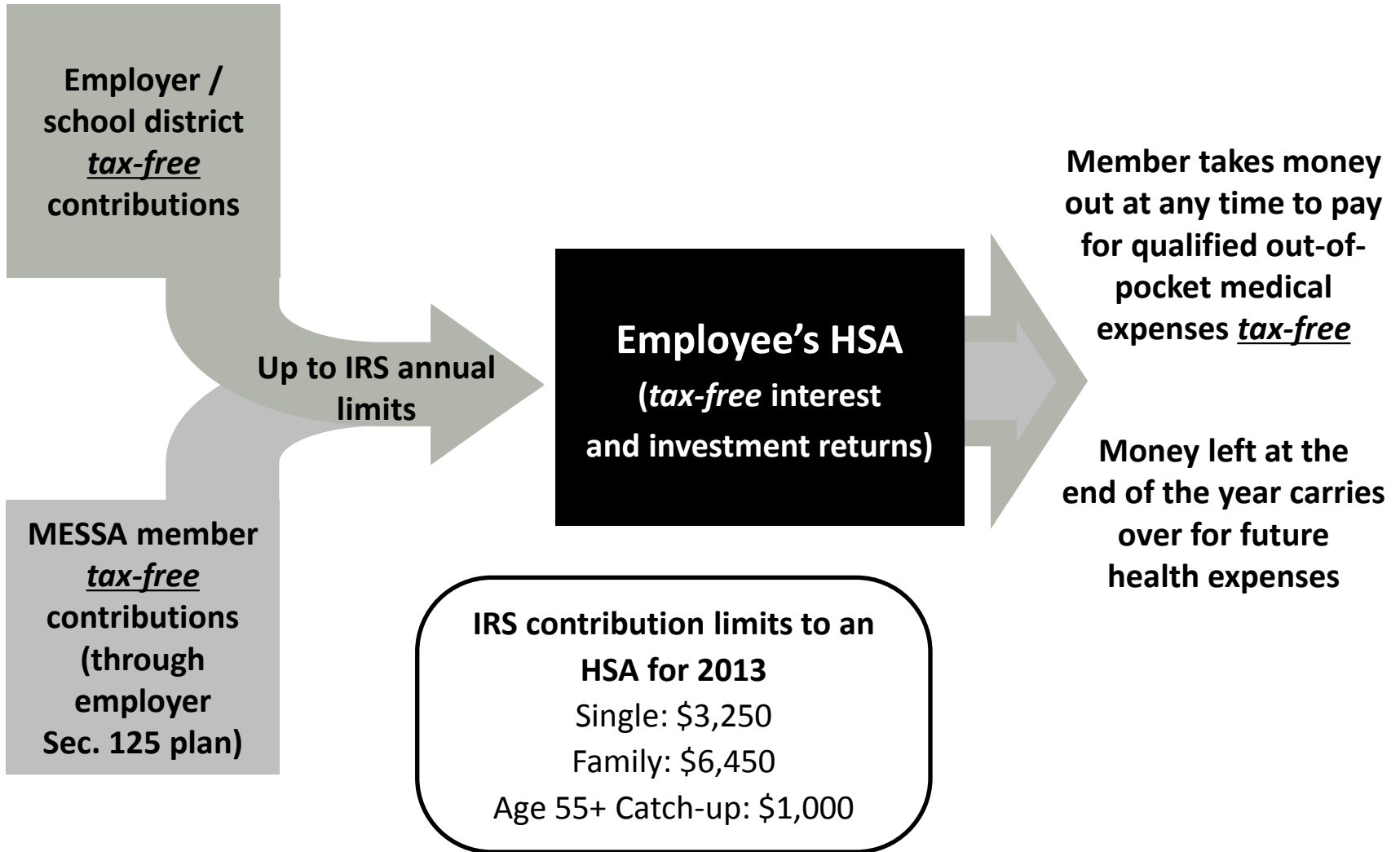
## 2. Health Savings Account (HSA)

- Your Private Bank Account
- A tax-free zone...Triple Tax Advantage
- You and Your Employer contribute
- All unspent money carries over from year to year
- HSAs are governed by federal law and IRS rules
- Save for future medical expenses





# How a *tax-free* HSA Works



# The HSA Tax Shelter Effect

- Watch 3 min. Video Here



# Health Equity HSA Account

- 24 Hour Banking and Record Keeping
  - MESSA inputs claims info
  - YOU decide when to spend your HSA money
  - No monthly maintenance fee
  - **See Website demo here**

# HSA Qualified Medical Expenses

- Access Publication 502 at [www.irs.gov](http://www.irs.gov) for a full list of eligible expenses.

Examples:

- everything that could be in your deductible
- medical mileage
- dental and vision costs
- COBRA premiums, and long term care premiums

# Health Savings Accounts

## QUESTIONS

