

MESSA In-Network Plan Comparison - Effective 1/1/2025

Mecosta-Osceola ISD - 685K Union Teachers

	MESSA Choices \$1,000/\$2,000 0% MESSA Saver Rx	MESSA ABC Plan 2 \$2,000/\$4,000 HSA 0% 5-Tier Rx	Essentials by MESSA \$375/\$750 20% Essentials by MESSA Rx
In-Network Cost Share After Deductible			
Deductible	\$1,000/\$2,000	\$2,000/\$4,000	\$375/\$750
Coinsurance	0%	0%	20%
Teladoc 24/7 care for minor illnesses, injuries and mental health	\$20	0%	\$10
Teladoc Health virtual primary care	\$20	0%	\$25
Office visit	\$20	0%	\$25
Specialist visit	\$20	0%	\$50
Urgent care	\$25	0%	\$50
Emergency room	\$50	0%	\$200
Total out-of-pocket maximum	\$3,000/\$6,000	\$4,000/\$8,000	\$9,200/\$18,400
Certain Benefit Differences (cost share is applied after deductible is met)			
Chiropractic manipulations	38 visits per calendar year, including therapeutic massage; 100% after ded.	38 visits per calendar year, including therapeutic massage; 100% after ded.	12 visits combined per calendar year; \$25 copay applies
Osteopathic manipulations	38 visits per calendar year; 100% after ded.	38 visits per calendar year; 100% after ded.	
Outpatient physical, occupational and speech therapy	60 visits combined per calendar year; 100% after ded.	60 visits combined per calendar year; 100% after ded.	30 visits combined per calendar year, including therapeutic massage by an approved provider (excludes massage therapist); 80% after ded.
Bariatric surgery	100% after ded.	100% after ded.	Not covered
Acupuncture	100% after ded.	100% after ded.	Not covered
Hearing aids	100% up to a max. benefit after ded.	100% up to a max. benefit after ded.	Not covered

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Prescription Drugs	MESSA Saver Rx	5-Tier Rx (after deductible)	Essentials by MESSA Rx
Up to a 34-day supply			
Generic	\$2 or \$10	Free or \$10	\$10
Preferred brand	\$20 or \$40	\$40	20% coinsurance (\$40 min - \$80 max)
Nonpreferred brand		\$80	20% coinsurance (\$60 min - \$100 max)
Preferred specialty (generic specialty and brand specialty)	Pricing included in one of the above categories	20% coinsurance (\$0 min - \$150 max)	Pricing included in one of the above categories
Nonpreferred specialty		20% coinsurance (\$0 min - \$300 max)	
90-day supply			
Generic, Preferred brand, Nonpreferred brand	2x 1-month supply; Retail or mail order	3x 1-month supply; Retail or mail order	3x 1-month supply; Retail or mail order
Additional Information			
Free preventive drug list(s)	ACA Free Preventive list. These are FREE before deductible.	ACA Free Preventive list and MESSA Expanded Free Preventive list. These are FREE before deductible.	ACA Free Preventive list. These are FREE before deductible.
Supplemental Plans	Not included	Not included	Not included

ACA = Affordable Care Act

~ Essentials by MESSA Rx, Balance+ Rx, and 5-Tier Rx plans have several drugs and drug categories that are excluded from coverage, including, but not limited to brand-name drugs that have generic equivalents, erectile dysfunction drugs, brand-name weight loss and prenatal vitamins, and drugs that treat coughs and colds, including most antihistamines.

~ 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.

~ For Saver Rx and ABC Rx, the reduced cost generic drugs at \$2 and brand-name drugs at \$20, include medications for asthma, diabetes, coronary artery disease, high blood pressure and high cholesterol.

If you have any questions, please contact your MESSA Field Representative, Matt Zimmerman, at 800-292-4910.

This comparison is provided for informational purposes only and MESSA assumes no responsibility or liability for any errors or omissions in the content. Refer to MESSA.org and the plan booklets for additional information.