

MESSA Choices Medical plan highlights



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Farwell Area Schools

Teachers

In-network health care benefits for you and your covered dependents

All services must be **medically necessary** and performed by a payable provider.

This is a brief summary of in-network benefits. If you obtain medical services from an out-of-network provider without a referral from an in-network provider, you may have to pay 100 percent of the cost or the applicable out-of-network cost share amounts. For complete coverage details, go to messa.org to log in to your member account or call the MESSA Member Service Center at 800.336.0013 or TTY 888.445.5614.

Plan features	In-network
<p>● Annual deductible The amount you pay for health care services before your health insurance begins to pay. If one member of the family meets the individual deductible, but the family deductible has not been met, MESSA will pay for covered services for that member only. Covered services for the remaining family members will be paid when the family deductible has been met. The annual deductible is based on the calendar year, Jan. 1 to Dec. 31.</p>	\$500 individual / \$1,000 family
<p>● Medical copayment A fixed amount you pay for a medical visit.</p>	\$20 office visit, \$25 urgent care, \$50 emergency room
<p>● Coinsurance A fixed percentage you pay for a specific medical service after your deductible is met.</p>	0%
<p>● Prescription drug coverage Subject to prescription copayments.</p>	SaverRx with mandatory mail
<p>● Annual out-of-pocket maximums Medical: The most you have to pay for covered services in a calendar year, including deductible, applicable coinsurance and copayments. Charges above approved amount and charges for services not covered under the plan do not count toward the out-of-pocket maximums. Prescription: The most you have to pay for prescription copayments in a calendar year.</p>	Medical: \$1,500 individual / \$3,000 family Prescription: \$1,000 individual / \$2,000 family
Covered service	In-network cost share
<p>Preventive care Certain services such as annual exams, screenings, childhood and adult immunizations and certain preventive medications.</p>	No cost to you
<p>Prenatal and postnatal care Prenatal and postnatal doctor visits</p>	
<p>Online doctor visit through Amwell</p>	
<p>Office visit</p>	Subject to deductible and office visit copayment
<p>Osteopathic manipulations Performed by an Osteopathic physician. Up to 38 visits per calendar year.</p>	
<p>Urgent care Copayment waived if services are required to treat a medical emergency or accidental injury.</p>	Subject to deductible and urgent care copayment
<p>Hospital emergency room (ER) Copayment waived if admitted or due to an accidental injury.</p>	Subject to deductible and emergency room copayment If copayment is waived, then coinsurance may apply
<p>Chiropractic services including modalities Up to 38 visits per calendar year.</p>	Subject to deductible and coinsurance Office visit copayment may apply
<p>Allergy testing and therapy</p>	

Covered service	In-network cost share
Acupuncture Must be performed by an M.D. or D.O.	Subject to deductible and coinsurance Office visit copayment may apply
Mental health and substance abuse - outpatient care	
Mental health and substance abuse - inpatient care	Subject to deductible and coinsurance
Inpatient hospital	
Outpatient physical, occupational and speech therapy Up to a combined benefit maximum of 60 visits per individual per calendar year.	
Diagnostic lab and X-ray	
Radiation and chemotherapy	
Autism - applied behavior analysis (ABA) services	
Hearing care Hearing related services performed by an M.D. or D.O.	
Hearing aids There is a maximum benefit, adjusted annually based on the Consumer Price Index (CPI), for a hearing aid for each ear during a 36-month period.	
Ambulance	
Bariatric surgery	
Medical supplies	
Durable medical equipment (DME)	
Prosthetics and orthotics	
Home health care	
Skilled nursing facility Up to a maximum of 120 days per calendar year.	
Human organ transplant Must be performed at an approved facility.	
Home delivery of prescription medications	
<p>MESSA members can save time and money by ordering prescription medications through the Express Scripts Pharmacy. If your coverage includes a mandatory mail prescription rider, you must obtain all long-term medication from Express Scripts. For more information, go to messa.org to log in to your member account and link to the Express Scripts website. For general questions about your prescription coverage, call MESSA at 800.336.0013 or TTY 888.445.5614. For questions about a prescription order, call Express Scripts at 800.327.9791.</p>	
Medical care outside the U.S.	
<p>MESSA members have access to doctors and hospitals with the BlueCard Worldwide Program. You may want to visit the BlueCard Worldwide program's website (www.bluecardworldwide.com) to find in-network providers prior to your departure.</p>	
Covered services and approved amounts	
<p>In-network providers bill BCBSM directly. Payments for covered services are based on BCBSM's approved amounts. Your liability is limited to the plan deductible, copayment and coinsurance requirements.</p>	
<p>Out-of-network providers may or may not bill BCBSM directly. The member is responsible to the provider for any deductibles, copayments, coinsurance and amounts that are in excess of the approved amount for the services as predetermined by MESSA and BCBSM. These amounts may be substantial.</p>	
<p><i>Medical benefits underwritten by Blue Cross Blue Shield of Michigan (BCBSM) & 4 Ever Life Insurance Company. BCBSM is an independent licensee of the Blue Cross and Blue Shield Association.</i></p>	
Life and accidental death & dismemberment insurance	
<p>Life insurance: \$5,000 for you.</p>	
<p>Accidental death & dismemberment insurance (AD&D): \$5,000 for you.</p>	
<p>Life and AD&D insurance may be continued following termination of employment by direct payment to MESSA. AD&D terminates at age 65 or when employment ends, whichever comes later.</p>	
<p><i>Life and AD&D insurance underwritten by Life Insurance Company of North America.</i></p>	

MESSA Dental Plan Benefit Highlights



MESSA Account: Farwell Area Schools

Effective Date: 11-1-17

Employee Group: Teachers

Group/Subgroup: 0614-0002 (PAKs A & C); 0614-0001 (PAK B)

Plan Guidelines

MESSA dental plans are underwritten and administered by Delta Dental of Michigan, a non-profit dental care corporation known for its high quality dental programs. Delta Dental contracts with dentists throughout the U.S. to provide high quality care and 90% of Michigan dentists are in the Delta Dental provider network. MESSA members can easily locate Delta Dental contracting providers by visiting www.messa.org and using the provider directory search provided by Delta Dental.

Diagnostic & Preventive Services 100 %	Basic Services 80 %	Major Services 80 %	Orthodontics 80 %
<ul style="list-style-type: none"> Radiographs (x-rays*) Oral Examination Prophylaxes Topical Fluoride Brush Biopsy Emergency Pallative 2 Cleanings in 12 Months <p>Rider (If neither box below is checked, you do not have this coverage.)</p> <p><input type="checkbox"/> 3 Cleanings in 12 Months</p> <p><input type="checkbox"/> 4 Cleanings in 12 Months</p> <p><i>*Bitewing x-rays are payable once in any period of 12 consecutive months. Full mouth panograph is payable once in 5 years.</i></p>	<ul style="list-style-type: none"> Restorative Crowns** Oral Surgery Endodontic Services — treatment for diseased or damaged nerves. Periodontic Services — treatment for diseases of the gum and teeth-supporting structures. <p><i>**Payable once in any five-year period on the same tooth.</i></p> <p>Rider (If the box below is not checked, you do not have this coverage.)</p> <p><input type="checkbox"/> Sealants: payable on occlusal surface of first permanent molars for patients up to age nine and for second permanent molars for patients up to age 14 that are free from caries and restorations.</p>	<ul style="list-style-type: none"> Procedures for the construction of fixed bridgework, endosteal implants, partial and complete dentures. Payable once in any 5 year period for the same appliances. 	<ul style="list-style-type: none"> Necessary treatment and procedures required for the correction of abnormal bite. Orthodontic exam, radiographs and extractions are covered under Diagnostic and preventive services and Basic services. <p>Rider (If the box below is not checked, you do not have this coverage.)</p> <p><input type="checkbox"/> Adult orthodontics: removes the age 19 restriction on Orthodontics coverage.</p>
<p>\$ 1,000 annual maximum per person Diagnostic & Preventive Services, Basic Services, and Major Services</p>		<p>\$ 2,000 lifetime maximum per person Orthodontics</p>	

For a complete listing of exclusions and limitations that apply to the plan, refer to the Delta Dental of Michigan certificate booklet.

VSP-2 Benefits



Good health. Good business. Great schools.

In-network providers

Most eye doctors are in VSP's Signature network. Staying in-network assures that you get the most value from your benefits and limits your out-of-pocket costs. In-network doctors bill VSP directly as a convenience to you. A directory of Signature network doctors is available at www.messa.org or www.vsp.com. Call VSP member services at 800.877.7195 for assistance.

Out-of-network providers (Maximum reimbursement to patient)

If you choose to see a doctor who is not in the VSP Signature network, your out-of-pocket costs will likely be higher and you must submit the receipts to VSP for reimbursement. For more information, visit www.vsp.com or call VSP member services at 800.877.7195.

Benefit	In-network provider	Out-of-network provider maximum allowance
Examination		
■ Optometrist	\$6.50 copayment	\$28.50
■ Ophthalmologist		\$38.50
Contacts (includes lenses, examination and fitting)		
■ Elective lenses to improve vision	\$90 allowance	\$90
■ Medically necessary – to correct <i>keratoconus, irregular astigmatism, irregular corneal curvature or vision to 20/70 in the better eye</i>	MESSA pays 100% of the approved amount	\$175
Eyeglass frames	\$65 allowance	\$44
Eyeglass lenses		
■ Single vision		\$29
■ Bifocal	\$18 copayment	\$51
■ Trifocal		\$63
■ Lenticular		\$75
Eyeglass lens enhancements		
■ Rimless	MESSA pays 100% of the approved amount	Member must pay the difference between the approved amount and the provider charge
■ Oversized		
■ Blended		
■ Photochromic		
■ Progressive	Not covered (discounts may apply)	Not covered
■ Tinted	MESSA pays 100% of the approved amount	
● Single vision		\$33
● Bifocal		\$61
● Trifocal		\$75
● Lenticular		\$89
■ Polarized		
● Single vision		\$47
● Bifocal		\$81
● Trifocal		\$101
● Lenticular		\$119

MESSA Group Term Life Insurance Benefit Highlights

MESSA Group Term Life Insurance Benefit Highlights

MESSA Account: Farwell Area Schools

Employee Group: Teachers

Effective Date: 11-1-17

*This is a brief summary of your coverage available under MESSA's Group Term Life and AD&D policy.
 Please refer to your Life & Accident Insurance Certificate Booklet for complete information.*

Feature	Definition	Your Coverage
Group Term Life Insurance	The amount of your Group Term Life Insurance coverage.	\$ 50,000
Group AD&D Insurance	The amount of your Accidental Death and Dismemberment (AD&D) coverage.	\$ 50,000
Group Dependent Term Life Insurance: SPOUSE	This provides a life benefit equal to 50% of the member's benefit (not to exceed \$25,000) for the spouse and does not contain AD&D benefits.	\$ 10,000
Group Dependent Term Life Insurance: CHILD(REN)	This provides a life benefit equal to 25% of the member's benefit (not to exceed \$12,500) for all eligible children and does not contain AD&D benefits.	\$ 5,000

It is important to note that Group Term Life Insurance in excess of \$50,000 and Group Dependent Term Life Insurance (if the benefit exceeds \$2,000) are taxable benefits.

MESSA Group LTD Benefit Highlights

Underwritten by Life Insurance Company of North America

MESSA Account: Farwell Area Schools Employee Group: Teachers

Effective Date: 11-1-17

Long Term Disability (LTD) insurance provides benefits at a percentage of a member's salary in the event of total disability. Benefits begin after the satisfaction of a waiting period and continue as long as the member remains totally disabled as described under "Maximum Benefit Period" in the LTD certificate booklet. **This is a brief summary of your coverage available under MESSA's Group LTD insurance. Refer to the actual certificate booklet for complete information.**

Feature	Definition	Your Coverage
Pre-Existing Conditions Waived	Medical conditions for which the advice or treatment was received prior to effective date of coverage are included. However, doctor-verified disabilities in effect prior to the effective date would be excluded.	Yes
Waiting Period	<i>Calendar Day (CD):</i> The waiting period is based on actual calendar days. <i>Work Day (WD):</i> The waiting period is based on the consecutive number of contracted work days. <i>Modified Fill (MF):</i> Benefits begin on the latter of exhaustion of sick time/ bank or the specified number of calendar/work day waiting period. <i>Straight Wait (SW):</i> Benefits begin after the specified number of calendar/ work day waiting period.	90 CDMF
Benefit Level	Percent of covered salary.	66 2/3%
Maximum Benefit Level	Monthly benefit up to the maximum amount bargained.	\$5,000
Minimum Maximum Benefit	There is a minimum monthly benefit of 5% of the gross monthly benefit or \$50, whichever is greater, after all offsets are applied, not to exceed the maximum monthly benefit.	5%
Offsets	Benefits are reduced by any income the employee receives or is entitled to receive such as vacation pay, salary continuation, workers' compensation, full auto wage loss benefit, any employer-paid group plan, retirement benefits you receive from your employer's retirement or pension plan, including Michigan Public School Employees Retirement System (MPSERS), short-term disability, and others.	
Social Security Offsets	<i>Primary:</i> Social security retirement and social security disability are offsets. <i>Family:</i> Any social security disability benefits received by the employee's family due to the employee's disability is an offset.	Family
Freeze on Offsets	Monthly disability benefits will not be reduced because of automatic, statutory or general cost of living increases in income from other sources after MESSA's initial benefit determination for each specified offset has been made. The exception to this is an unsuccessful return to work with increased salary, social security and retirement cost of living.	Yes
COLA	An employee's benefit may be increased while on claim due to increase in the cost of living. The increase is based on changes in the Consumer Price Index as of January 1 each year and is payable on the anniversary of the commencement of benefit payment. There is a maximum annual increase of 3%.	No
Own Occupation Maximum Benefit Period	Disability benefits may be payable during continuous disability. After the own occupation period, a member must be unable to perform any occupation for which he/she is qualified by training, experience or education. Benefits may be payable up to age 65. For benefits commencing at or after age 60, please see your benefit schedule.	2 years
Mental / Nervous Conditions	These conditions are covered as any other illness unless you have a 2-year aggregate limitation.	Same as any other illness
Alcoholism / Drug Abuse	These conditions are covered as any other illness unless you have a 2-year aggregate limitation.	2-year limitation

For additional information please call MESSA's Disability Department at 800.247.6951.