MESSA In-Network Plan Comparison - Effective 1/1/2027

Byron Center Public School - FT/PT Teachers (028L, 028K)

	MESSA ABC Plan 1 $1,750/$3,500 HSA 0% 5-Tier Rx Mandatory Mail	MESSA ABC Plan 2 $2,000/$4,000 HSA 0% 3-Tier Rx Mandatory Mail	MESSA ABC Plan 1 $1,750/$3,500 HSA 20% 5-Tier Rx Mandatory Mail	MESSA Balance+ $1,750/$3,500 HSA 20% MESSA Balance+ Rx
In-Network Cost Share After Deductible				
Deductible	$1,750/$3,500	$2,000/$4,000	$1,750/$3,500	$1,750/$3,500
Coinsurance	0%	0%	20%	20%
Teladoc 24/7 care for minor illnesses, injuries and mental health	0%	0%	20%	$10
Teladoc Health virtual primary care	0%	0%	20%	$25
Office visit	0%	0%	20%	$25
Specialist visit	0%	0%	20%	$50
Urgent care	0%	0%	20%	$50
Emergency room	0%	0%	20%	$200
Total out-of-pocket maximum	$3,750/$7,500	$4,000/$8,000	$4,750/$8,700	$4,750/$8,700
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.	38 visits per calendar year, including therapeutic massage; 80% 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.	38 visits per calendar year; 80% 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.	60 visits combined per calendar year; 80% 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.	80% after ded.	Not covered
Acupuncture	100% after ded.	100% after ded.	80% after ded.	Not covered
Hearing aids	100% up to a max. benefit after ded.	100% up to a max. benefit after ded.	80% up to a max. benefit after ded.	Not covered

Prescription Drugs	5-Tier Rx (after deductible)	3-Tier Rx (after deductible)	5-Tier Rx (after deductible)	MESSA Balance+ Rx (after deductible)
Up to a 34-day supply				
Generic	Free or $10	Free or $10	Free or $10	Free or $10
Preferred brand	$40	20% coinsurance ($40 min - $80 max)	$40	$40
Nonpreferred brand	$80	20% coinsurance ($60 min - $100 max)	$80	$80
Preferred specialty (generic specialty and brand specialty)	20% coinsurance ($0 min - $150 max)	Pricing included in one of the above categories	20% coinsurance ($0 min - $150 max)	20% coinsurance ($0 min - $150 max)
Nonpreferred specialty	20% coinsurance ($0 min - $300 max)		20% coinsurance ($0 min - $300 max)	20% coinsurance ($0 min - $300 max)
90-day supply				
Generic, Preferred brand, Nonpreferred brand	3x 1-month supply; Mail order only	2.5x 1-month supply; Mail order only	3x 1-month supply; Mail order only	3x 1-month supply; Retail or mail order
Additional Information				
Free preventive drug list(s)	ACA Free Preventive list and MESSA Expanded 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 and MESSA Expanded Free Preventive list. These are FREE before deductible.	ACA Free Preventive list and MESSA Expanded Free Preventive list. These are FREE before deductible.
Basic Term Life Insurance	$5,000 included	$5,000 included	$5,000 included	$5,000 included
Supplemental Plans	Not included	Not included	Not included	Included: MESSA's Accident, Critical Illness and Hospital Indemnity plans

ACA = Affordable Care Act

Essentials by MESSA Rx, Balance+ Rx, and 5-Tier Rx plans have several drugs and drug categories that are excluded.

~ The MESSA ABC Plan 1 and Balance+ deductible is subject to change each Jan. 1 to remain HSA-compatible, per IRS rules; out-of-pocket maximums may change based on deductible amounts.

If you have any questions, please contact your MESSA Field Representative, Reneé Szurna, at 866-637-0006.

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.