

**MESSA In-Network Proposed Plan Comparison for
Livingston County Consortium effective 1/1/2022-12/31/2022**

| Employee's Annual Cost Per Plan for Full Time Bridge Teachers in 2022 | Pak A | Pak C | Pak D | Pak E |
|--|--------------|--------------|--------------|--------------|
|--|--------------|--------------|--------------|--------------|

| | MESSA Choices PPO \$500/\$1,000 Saver Rx | MESSA Choices PPO \$1,000/\$2,000 Saver Rx w/Mandatory Mail | MESSA ABC 1 PPO \$1,400/\$2,800 HSA ABC Rx | MESSA ABC 1 PPO \$1,400/\$2,800 HSA ABC Rx w/Mandatory Mail |
|-------------------------------|---|--|---|--|
| In-Network Cost Share | | | | |
| Deductible | \$500/\$1,000 | \$1,000/\$2,000 | \$1,400/\$2,800** | \$1,400/\$2,800** |
| Co-Insurance | 0% | 10% | 0% | 20% |
| Total Out of Pocket Maximum | \$2,500/\$5,000 | \$4,000/\$8,000 | \$2,400/\$4,800 | \$3,400/\$6,800 |
| Office Visit/Specialist Visit | \$20 | \$20 | Covered, After Deductible | Subject to coinsurance after deductible |
| Urgent Care | \$25 | \$25 | Covered, After Deductible | Subject to coinsurance after deductible |
| Emergency Room | \$50 | \$50 | Covered, After Deductible | Subject to coinsurance after deductible |

| Prescription Drugs | Saver Rx | Saver Rx with Mandatory Mail | ABC Rx | ABC Rx with Mandatory Mail |
|---|---|---|--|--|
| Retail | 34-Day Supply | 34-Day Supply | 34-Day Supply | 34-Day Supply |
| Optional Mail Order - 90-Day Supply | 2x Copay of 34-Day Supply | - | 2x Copay of 34-Day Supply | - |
| Mandatory Mail Rider - 90-Day Supply | - | 2x Copay of 34-Day Supply | - | 2x Copay of 34-Day Supply |
| Generic Drug 34-Day Supply | \$2 or \$10 | \$2 or \$10 | \$0, \$2 or \$10 | \$0, \$2 or \$10 |
| Brand Drug - Preferred 34-Day Supply | \$20 or \$40 | \$20 or \$40 | \$0, \$20 or \$40 | \$0, \$20 or \$40 |
| Brand Drug - Non-preferred 34-Day Supply | \$20 or \$40 | \$20 or \$40 | \$0, \$20 or \$40 | \$0, \$20 or \$40 |
| Additional Features | | | Access to an extensive list of FREE preventive medications (these are NOT SUBJECT to the deductible = 1st dollar coverage) | Access to an extensive list of FREE preventive medications (these are NOT SUBJECT to the deductible = 1st dollar coverage) |
| Delta Dental | 1500 Class I 75% Class II 75% Class III 75% Annual Max Class I, II, III: \$1500 Cleanings 2 per year | 1500 Class I 75% Class II 75% Class III 75% Annual Max Class I, II, III: \$1500 Cleanings 2 per year | 1500 Class I 75% Class II 75% Class III 75% Annual Max Class I, II, III: \$1500 Cleanings 2 per year | 1500 Class I 75% Class II 75% Class III 75% Annual Max Class I, II, III: \$1500 Cleanings 2 per year |
| VSP 2 | Plan Year January to January | Plan Year January to January | Plan Year January to January | Plan Year January to January |
| Negotiated LTD | NEG LTD 66.67% Max \$6000 Waiting Period 60 days Modified Fill | NEG LTD 66.67% Max \$6000 Waiting Period 60 days Modified Fill | NEG LTD 66.67% Max \$6000 Waiting Period 60 days Modified Fill | NEG LTD 66.67% Max \$6000 Waiting Period 60 days Modified Fill |
| Pak Life & Pak Ad&D | \$20,000 Pak Life \$20,000 Pak AD&D | \$20,000 Pak Life \$20,000 Pak AD&D | \$20,000 Pak Life \$20,000 Pak AD&D | \$20,000 Pak Life \$20,000 Pak AD&D |

Other Features and Benefits Included on All MESSA Medical Plans

- ✓ Asthma Support Program
- ✓ Cardiovascular Support Program
- ✓ Diabetes Support Program
- ✓ Medical Case Management
- ✓ 24/7 NurseLine
- ✓ Personalized Worksite Wellness
- ✓ Premium Subsidy (Layoff, Privatized Member, Uniformed Service)
- ✓ Medical Subsidy for Disability - Waiver of Premium
- ✓ \$5,000 Basic Term Life Insurance for member
- ✓ \$5,000 Accidental Death and Dismemberment Insurance (AD&D) for member

~ 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.

~ Please see the MESSA.org website for a complete list of the FREE preventive medications offered at FIRST DOLLAR coverage (before any deductible is paid) with the MESSA ABC1 HSA plan.

~ Information on this document is a general overview. Please refer to the plan booklet for more detailed information.

** Due to federal regulations, the minimum deductibles for HSA-qualified health plans will increase to \$1,400 for individuals and \$2,800 for families, the IRS has announced.