

**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 Community Education Staff in 2022	Pak A	Pak B	Pak C	Pak D	Pak E
	MESSA Choices PPO \$500/\$1,000 Saver Rx	MESSA	MESSA Choices PPO \$1,000/\$2,000 SaverRx 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	N/A	\$1,000/\$2,000	\$1,400/\$2,800**	\$1,400/\$2,800**
Co-Insurance	0%	N/A	10%	0%	20%
Total Out of Pocket Maximum	\$2,500/\$5,000	N/A	\$4,000/\$8,000	\$2,400/\$4,800	\$3,400/\$6,800
Office Visit/Specialist Visit	\$20	N/A	\$20	Covered, After Deductible	Subject to coinsurance after deductible
Urgent Care	\$25	N/A	\$25	Covered, After Deductible	Subject to coinsurance after deductible
Emergency Room	\$50	N/A	\$50	Covered, After Deductible	Subject to coinsurance after deductible
Prescription Drugs	Saver Rx	N/A	Saver Rx with Mandatory Mail	ABC Rx¹	ABC Rx with Mandatory Mail
Retail	34-Day Supply	N/A	34-Day Supply	34-Day Supply	34-Day Supply
Optional Mail Order - 90-Day Supply	2x Copay of 34-Day Supply	N/A	-	2x Copay of 34-Day Supply	-
Mandatory Mail Rider - 90-Day Supply	-	N/A	2x Copay of 34-Day Supply	-	2x Copay of 34-Day Supply
Generic Drug 34-Day Supply	\$2 or \$10	N/A	\$2 or \$10	\$0, \$2 or \$10	\$0, \$2 or \$10
Brand Drug - Preferred 34-Day Supply	\$20 or \$40	N/A	\$20 or \$40	\$0, \$20 or \$40	\$0, \$20 or \$40
Brand Drug - Non-preferred 34-Day Supply	\$20 or \$40	N/A	\$20 or \$40	\$0, \$20 or \$40	\$0, \$20 or \$40
Additional Features		Cash in Lieu of Health \$3000 per year Paid on the first pay of the month Paid over 9 pays Starting the 1st pay in October Ending the 1st pay in June		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	2000/1500 Class I 80% Class II 80% Class III 80% Class IV 80% Annual Max Class I, II, III: \$2000, Class IV: Lifetime Max \$1500 Cleanings 2 per year	2000/2000 Class I 80% Class II 80% Class III 80% Class IV 80% Annual Max Class I, II, III: \$2000, Class IV: Lifetime Max \$2000 Cleanings 2 per year	2000/1500 Class I 80% Class II 80% Class III 80% Class IV 80% Annual Max Class I, II, III: \$2000, Class IV: Lifetime Max \$1500 Cleanings 2 per year	2000/1500 Class I 80% Class II 80% Class III 80% Class IV 80% Annual Max Class I, II, III: \$2000, Class IV: Lifetime Max \$1500 Cleanings 2 per year	2000/1500 Class I 80% Class II 80% Class III 80% Class IV 80% Annual Max Class I, II, III: \$2000, Class IV: Lifetime Max \$1500 Cleanings 2 per year
VSP 2 Silver	Plan Year January to January	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 2/3% Max \$7500 Waiting Period 90 days Modified Fill	NEG LTD 66 2/3% Max \$7500 Waiting Period 90 days Modified Fill	NEG LTD 66 2/3% Max \$7500 Waiting Period 90 days Modified Fill	NEG LTD 66 2/3% Max \$7500 Waiting Period 90 days Modified Fill	NEG LTD 66 2/3% Max \$7500 Waiting Period 90 days Modified Fill
Pak Life & Pak AD&D	\$50,000 Pak Life \$50,000 Pak AD&D	\$50,000 Pak Life \$50,000 Pak AD&D	\$50,000 Pak Life \$50,000 Pak AD&D	\$50,000 Pak Life \$50,000 Pak AD&D	\$50,000 Pak Life \$50,000 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

¹ 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.

² 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.

³ Information on this document is a general overview. Please refer to the plan booklet for more detailed information.

⁴ 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.