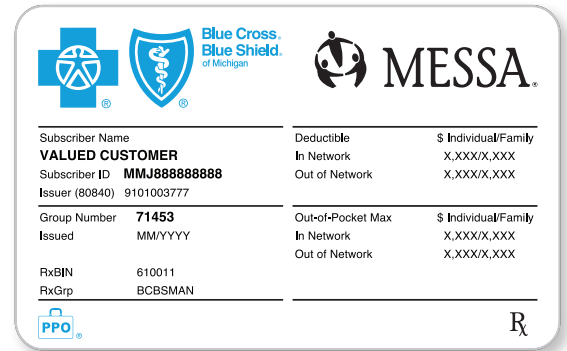


You have two cards to use with your MESSA Balance+ plan — your MESSA ID card and your HealthEquity HSA card. Learn when to use each card to get the most out of your MESSA Balance+ benefits, and how to file a supplemental plan claim.

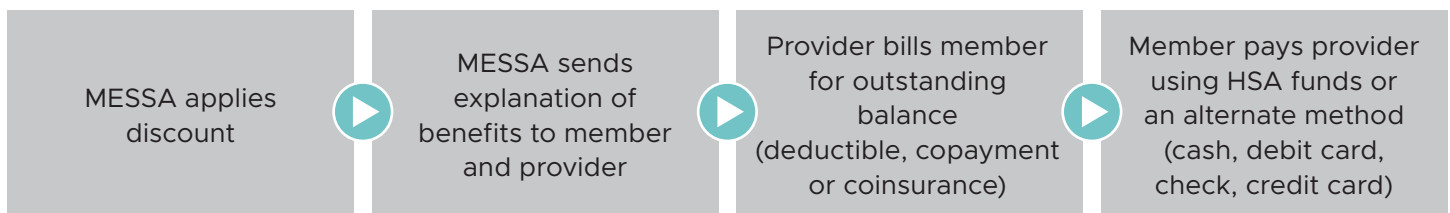
- With MESSA Balance+, you have to meet your deductible before MESSA begins to pay your claims.
- Annual checkups, cancer screenings, immunizations and certain preventive prescriptions are covered at no cost to you when you go to in-network providers.
- After your deductible is met, you will have copayments or coinsurance for appointments and medical services.
- The full cost of prescriptions is subject to your deductible. After your deductible is met, you will pay prescription copayments or coinsurance.
- Out-of-network costs do not count toward your in-network deductible.
- It's important to stay in-network. The **2025 in-network deductible** is \$1,650 for single coverage and \$3,300 for 2-person and family coverage while the out-of-network deductible is twice as much. In **2026**, the **in-network deductible** is \$1,700 for single coverage and \$3,400 for 2-person and family coverage while the out-of-network deductible is twice as much. Also, you will have lower coinsurance by staying in-network.
- Your deductible resets every Jan. 1.
- Routine vision and dental costs do not count toward your medical deductible.



Always give pharmacies and medical providers your MESSA card before paying any bill.

At the provider

Present your MESSA card and ask them to bill MESSA



Questions? Call MESSA's Member Service Center at 800-336-0013. We are happy to help.

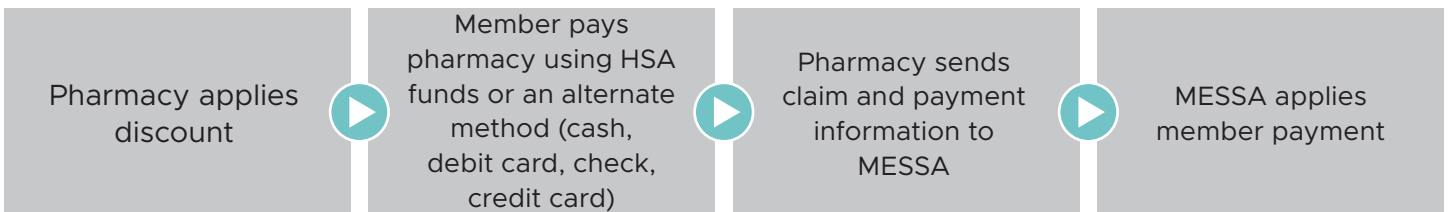
Use your HealthEquity Visa HSA card to pay out-of-pocket medical and prescription expenses.*

- Your health savings account (HSA) is a bank account that is yours forever. This account is separate from your insurance.
- MESSA sends your medical, prescription, dental and vision claims payment information to your HealthEquity HSA electronically for your convenience.
- You can use the funds in your HSA to pay for IRS-qualified medical expenses, including your insurance plan deductible, prescriptions, copayments, coinsurance, and dental and vision charges. Copayments, coinsurance, and dental and vision expenses do not count toward your deductible.
- Try to avoid paying your doctor at the time of service. It's better to wait until the bill shows up in your online HealthEquity account, once discounts are applied. However, pharmacies generally require payment at the time of service, so that's a good time to use your HealthEquity Visa debit card.
- Put money in your HSA. Employee and employer contributions to your HSA are tax-free, as long as you use your HSA to pay for IRS-qualified medical expenses.



**When applicable*

At the pharmacy Present your MESSA card



Supplemental plans Cash in your pocket for covered incidents

- Your MESSA Balance+ plan includes all three of MESSA's supplemental plans: **Accident, Critical Illness** and **Hospital Indemnity**. MESSA partners with Aetna to provide these plans.
- You can access your Aetna plans through your MyMESSA account, via Aetna's member portal at MyAetnaSupplemental.com or through the My Aetna Supplemental app.
- To file a claim, answer a few questions in your Aetna portal or the Aetna app and submit it.
- To get the most out of your supplemental benefits, opt in to receive notifications from Aetna when you have a claim to file.

