

# Understanding deductibles

Health plan deductibles are similar to the deductibles on your auto and homeowners’ insurance. A deductible is a fixed amount of money you must pay before the plan covers approved services. MESSA ABC plan deductibles apply to medically approved services and prescription drug purchases except certain preventive care and preventive prescriptions which are covered for free in-network (with no deductible, copayment, or coinsurance charge to the member).

Plan options	In-network deductibles		Out-of-network deductibles	
	Single coverage	2-person & family coverage	Single coverage	2-person & family coverage
MESSA ABC Plan 1*	\$1,350	\$2,700	\$2,700	\$5,400
MESSA ABC Plan 2	\$2,000	\$4,000	\$4,000	\$8,000
MESSA ABC Plan 3	\$3,500	\$3,500 individual \$7,000 family	\$7,000	\$7,000 individual \$14,000 family

\*The MESSA ABC Plan 1 deductible is subject to change each Jan. 1 to remain HSA-compatible according to IRS rules governing HSAs.

## Tips to understanding your deductible:

- Use your MESSA insurance card every time you go to the pharmacy or any other medical provider to ensure out-of-pocket expenses you incur will be credited by MESSA toward your deductible. When you use your MESSA insurance card, you will save money by receiving the discounted approved amount for in-network services.
- Deductibles reset each Jan. 1.
- MESSA ABC Plans 1 and 2: If you have 2-person or family coverage, you must pay the entire family deductible before claims are paid for any individuals.
- MESSA ABC Plan 3: Two or more family members must meet the family deductible. 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 other family members will be paid when the full family deductible has been met.
- If a service, medication or supply is not a covered benefit, it will NOT count toward your deductible.
- You pay the full cost of a prescription until your deductible is met, but you can use HSA funds to pay for a prescription. If you choose a brand name drug when a less expensive generic is available and medically appropriate, the additional costs for the brand name do not count toward the annual deductible or out-of-pocket maximum.
- Many preventive care services and preventive prescriptions are not subject to your deductible.
- In-network and out-of-network deductibles are separate—payments toward one do not apply toward the other.

## MESSA can help

If you have questions about your MESSA ABC medical plan, go to [www.messa.org/MESSAABCs](http://www.messa.org/MESSAABCs) or call MESSA’s East Lansing-based Member Service Center at 800.336.0013.

