

messa **ABC**
ACCOUNT-BASED CHOICES

Affordable coverage, personal service

Your online MyMESSA member account



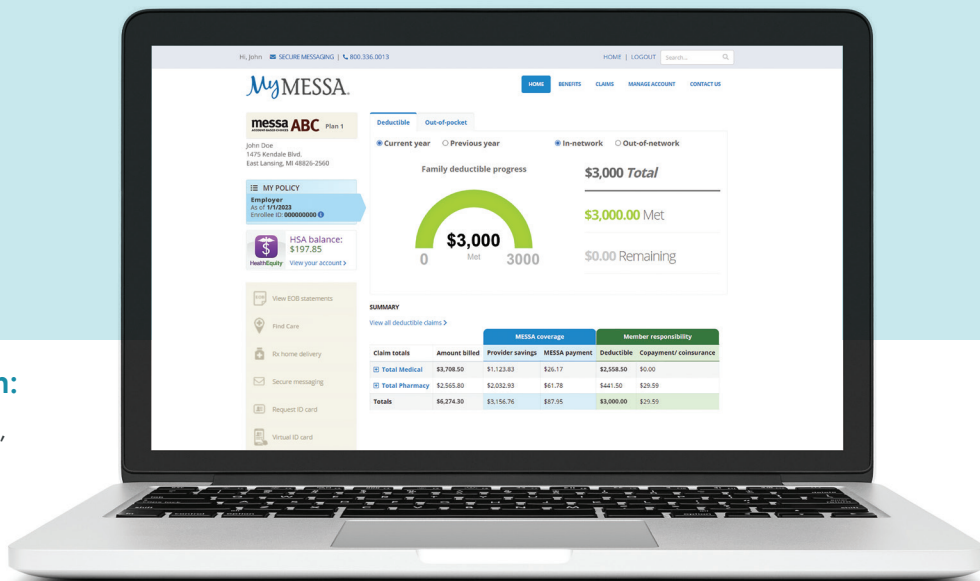
Home **MyMESSA Login** Employers Plans and Services Health Resources About C

Register now
messa.org

- 1 Go to messa.org
- 2 Select "MyMESSA Login"
- 3 Select "Don't have an account? Create one now."
- 4 Enter your information:
 - » Last 6 of SSN
 - » Date of Birth
 - » First Name
 - » Last Name
- 5 Follow the steps to complete your registration

With your online account, you can:

- » Review your specific plan details, including deductibles
- » View your claims history and explanation of benefits documents
- » Live chat with a MESSA member service specialist
- » Link to MESSA's Rx home delivery service
- » Update your personal information
- » Request new MESSA ID cards and download a virtual MESSA card to your smartphone
- » Link to your HealthEquity health savings account (if applicable)



Get the MESSA app

To download the app, search for "MESSA" in the App Store or on Google Play.



The power of your MyMESSA account in the palm of your hand

MESSA's new mobile app gives you access to your MESSA health benefits anytime, anywhere.

Download the MESSA app to:

The image shows a smartphone displaying the MESSA app interface. The screen shows a user profile for 'Jane' at 'Acme Area Schools' with an enrollee ID of 12345678 on the 'MESSA ABC Plan 1'. A progress gauge indicates that the individual deductible of \$1,500 is 'Met'. Below this, the HealthEquity HSA balance is shown as \$3,024.81. The bottom navigation bar includes icons for Home, Benefits, Claims/eEOBs, Find Care, and Contact. Callouts with dashed lines point to various features: 'Check your deductible' points to the progress gauge; 'View your virtual MESSA card' points to the 'View your MESSA card' button; 'Access statements and claims' points to the 'Claims/eEOBs' icon; 'Check your HealthEquity HSA balance*' points to the HSA balance display; 'Find an in-network provider or facility' points to the 'Find Care' icon; and 'Connect with MESSA's Member Service Center via phone or live chat' points to the 'Contact' icon.

Learn more: messa.org/MESSAapp

* When applicable

Rev. 07/05/22 Pr. 07/22 - 1 PDF

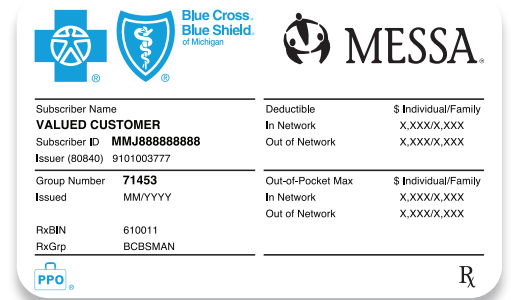




Quick Tips for MESSA ABC Members

MESSA ABC Plan 1

- With MESSA ABC, 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.
- The full cost of prescriptions is subject to your deductible. After your deductible is met, you pay only prescription copayments or coinsurance.
- If you are enrolled in a plan with coinsurance, you may have to pay a percentage of medical claims after your deductible is met.
- Out-of-network costs do not count toward your in-network deductible.
- It's important to stay in-network. The **2022 in-network deductible** is \$1,400 for single coverage and \$2,800 for 2-person and family coverage while the out-of-network deductible is twice as much. In **2023, the in-network deductible** is \$1,500 for single coverage and \$3,000 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. It will save you money.

At the provider

Present your MESSA card and ask them to bill MESSA



HealthEquity HSA*

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

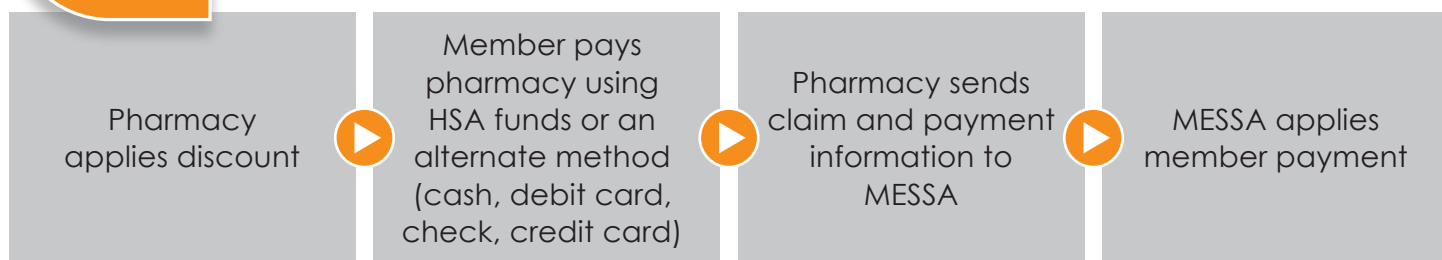
- Your health savings account (HSA) is a bank account that is yours forever. This account is separate from your insurance.
- MESSA sends your medical, prescription, dental and vision claims payment information to your HealthEquity HSA electronically for your convenience.
- You can use the funds in your HSA to pay for IRS-qualified medical expenses, including your insurance plan deductible, prescriptions, copayments, coinsurance, and dental and vision charges. Copayments, coinsurance, 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*



Present your MESSA card



? Call MESSA's Member Service Center at 800-336-0013 or HealthEquity at 877-218-3432.





Understanding Deductibles

Health plan deductibles are similar to the deductibles on your auto and homeowners' insurance. A deductible is a fixed amount you pay before your plan covers approved services. MESSA ABC plan deductibles apply to medically approved services and prescription drug purchases. Certain preventive care and preventive prescriptions are fully covered when you go to an in-network provider, and require no deductible, copayment or coinsurance.

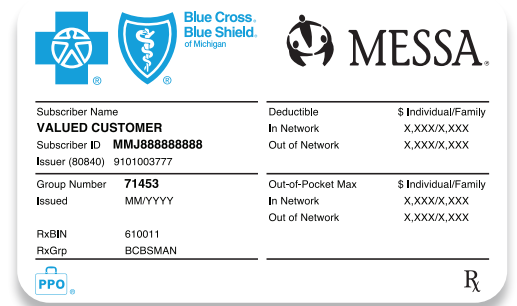
Plan options	In-network deductibles		Out-of-network deductibles	
	Single coverage	2-person and family coverage	Single coverage	2-person and family coverage
MESSA ABC Plan 1*	2022: \$1,400 2023: \$1,500	2022: \$2,800 2023: \$3,000	2022: \$2,800 2023: \$3,000	2022: \$5,600 2023: \$6,000
MESSA ABC Plan 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:

- Show 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. As a MESSA member, you 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 your 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.

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





How the Plan Works

with *In-network services*

BEFORE DEDUCTIBLE IS MET	
Preventive care	No cost
Office visit	Deductible
Urgent care/ emergency room	Deductible
Other medical services	Deductible
Prescription medication	Deductible

AFTER DEDUCTIBLE IS MET	
Preventive care	No cost
Office visit	Applicable coinsurance (0%, 10% or 20%)
Urgent care/ emergency room	Applicable coinsurance (0%, 10% or 20%)
Other medical services	Applicable coinsurance (0%, 10% or 20%)
Prescription medication	Copayment or coinsurance

After deductible, there are annual limits on how much you have to pay. The out-of-pocket maximums, which include applicable deductible, copayments and coinsurance, vary by plan.



FAQs on MESSA ABC

Q: What is MESSA ABC?

A: MESSA ABC is a comprehensive medical plan that works with a health savings account (HSA) to give you:

- access to a large network of doctors, pharmacies and other medical providers
- outstanding MESSA service and support
- free preventive care and certain free preventive medications
- lower premiums in exchange for a higher deductible
- the opportunity to contribute pre-tax dollars to an HSA, which lowers your income taxes

Each MESSA ABC member receives a HealthEquity HSA with no setup or administration fees.

Q: Can I choose my doctor and other providers?

A: MESSA ABC uses the same large provider network as MESSA Choices, giving you the greatest choice of doctors and access to expert medical care from the best hospitals, including Mayo Clinic and Cleveland Clinic.

Q: Why is the deductible higher with MESSA ABC?

A: HSA-qualified plans are governed by federal law and the IRS code, which specify a minimum deductible level. MESSA ABC Plan 1 is set at the minimum deductible; the MESSA ABC Plan 1 deductible is subject to change each Jan. 1 in order to remain HSA-compatible according to IRS rules governing HSAs.

Q: When does the deductible start?

A: The deductible year is the calendar year, Jan. 1 to Dec. 31.

Q: Does the deductible apply to all medical expenses?

A: Under federal law, most medical expenses, including the cost of prescription drugs, are subject to the deductible. If you have 2-person or family coverage, the expenses of one person can meet the full deductible.

Q: What preventive medical services and prescriptions are covered for free?

A: Annual physicals, cancer screenings and certain lab tests are covered for free and are not subject to the plan deductible when you go to an in-network provider. MESSA ABC also covers hundreds of free preventive prescriptions to treat certain common conditions.



Q: Do I have to pay the full cost of non-preventive prescription drugs that are subject to the deductible?

A: Yes. Under federal law, all non-preventive prescriptions are subject to the deductible. MESSA's underwriter, Blue Cross Blue Shield of Michigan (BCBSM), caps your cost at the same amount it has negotiated with the pharmacy, which saves you money. If you insist on a brand name drug when a generic version is available and medically appropriate, additional out-of-pocket charges can apply.

Q: Do I have to go to an in-network provider?

A: No, but it is always to your financial advantage to do so. In-network providers have agreed to accept a discounted fee for medical services from BCBSM. The discount and your savings can be substantial. Using in-network providers saves you money on out-of-pocket costs and lower deductibles. It also saves your MESSA health plan money, helping to hold down costs.

Q: Are there separate deductible levels for medical services received from in-network and out-of-network providers?

A: Yes. The out-of-network deductibles are twice the in-network deductible amounts. (Please note: Out-of-network providers may charge more than the amount approved by BCBSM, and these costs can be significant.)

(Continued on back)

FAQs on MESSA ABC

Q: What happens after I meet the deductible amount?

A: Once you meet your in-network deductible you will be responsible for prescription drug copayments and any applicable coinsurance.

Q: What is the difference between preventive care and diagnostic medical services?

A: Preventive care refers to specific services proven to prevent or identify problems early. Diagnostic services start when you already have signs of a health problem; therefore, your doctor may order tests to further diagnose your condition. When this happens, these services are subject to your deductible and any applicable coinsurance.

Q: Where can I get a complete list of my benefits?

A: To view your benefit coverage and read your plan coverage booklet, go to www.messa.org and log into the Member Area.



QUESTIONS? Call MESSA's Member Service Center at 800.336.0013



Free preventive prescriptions

MESSA ABC plans include an extensive list of free preventive prescriptions that are covered at no charge to MESSA ABC members — no deductible, no copayment and no coinsurance. This helps MESSA members stretch their health care dollars and limit out-of-pocket costs.

In order to be included on the free preventive prescription list, a medication must fall under one of the following categories:

- Alcohol dependence
- Blood pressure-lowering agents
- Breast cancer prevention
- Prenatal vitamins
- Cholesterol-lowering agents
- Pre-Exposure Prophylaxis (PrEP) for HIV
- Colonoscopy-related medications
- Smoking cessation
- Contraceptives for women
- Weight loss
- Fluoride preparations

Taking advantage of MESSA's free preventive services and prescriptions is an important part of maintaining good health — and it could help avoid higher-cost services such as emergency room visits and hospitalizations.

If you have any questions, call MESSA's Member Service Center at 800-336-0013; we'd be happy to help you.



**MESSA ABC health plans
include coverage for free preventive prescriptions**

IMPORTANT

This list is frequently updated to keep pace with the rapidly changing prescription drug market. This version is current as of **July 28, 2022**. MESSA ABC members can view our most up-to-date list on messa.org, which you can find in the "Health Resources" menu by selecting "Free Preventive Care and Immunizations."





MESSA ABC Free preventive prescriptions

Alcohol dependence

Acamprostate
Disulfiram

Aspirin¹

(generic OTC – 81 mg and 325 mg)

Breast Cancer Prevention²

Anastrozole
Exemestane
Raloxifene
Tamoxifen

Cholesterol Lowering

Amlodipine-Atorvastatin
Atorvastatin
Cholestyramine
Cholestyramine Light
Colesevelam
Colestipol hcl
Ezetimibe
Ezetimibe-Simvastatin
Fenofibrate
Fenofibrate, micronized
Fenofibrate, nanocrystallized
Fenofibric acid
Fluvastatin ER
Fluvastatin Sodium
Gemfibrozil
Icosapent ethyl
Lovastatin
Niacin ER
Omega-3 acid ethyl esters
Pravastatin Sodium
Prevalite
Rosuvastatin Calcium
Simvastatin

Colonoscopy-related Medications¹

Polyethylene Glycol 3350 products
(generics for Miralax®, Colyte®,
Golytely®)
Bisacodyl
Laxaclear (generic for Miralax)
Magnesium Citrate
Natura-Lax (generic for Miralax)
Phosphate laxative

Contraceptives

Afirmelle
Aftera
Altavera

Alyacen 1/35-28
Alyacen 7/7/7-28
Amethia
Amethyst
Apri
Aranelle
Ashlyna
Aubra
Aubra Eq
Aurovela
Aurovela 24 FE
Aurovela FE
Aviane
Ayuna
Azurette
Balziva
Blisovi 24 Fe
Blisovi Fe
Briellyn
Camila
Camrese
Camrese Lo
Caya
Caziant
Charlotte 24 Fe
Chateal
Chateal Eq
Cryselle
Cyred
Cyred Eq
Dasetta 1/35-28
Dasetta 7/7/7-28
Daysee
Deblitane
Delyla
Desogestrel-Ethinyl Estradiol
Desogestr-Eth Estrad Eth Estra
Dolishale
Drospirenone-Eth Estra-Levomef
Drospirenone-Ethinyl Estradiol
Econtra Ez
Econtra One-Step
Elinest
Ella
Eluryng
Emoquette
Enpresse
Enskyce
Errin
Estarylla
Ethinodiol-Ethinyl Estradiol
Etonogestrel-Ethinyl E

Falmina
Fayosim
Femcap
Femynor
Gemmily capsule
Gianvi
Hailey
Hailey 24 Fe
Hailey FE
Heather
Iclevia
Incassia
Introvale
Isibloom
Jaimiess tablet
Jasmiel
Jencycla
Jolessa
Juleber
Junel
Junel Fe
Junel Fe 24
Kaitlib Fe
Kalliga
Kariva
Kelnor 1-35
Kelnor 1-50
Kurvelo
Larin
Larin 24 Fe
Larin Fe
Larissia
Layolis Fe
Leena
Lessina
Levonest
Levonorgestrel
Levonorgestrel-Eth Estradiol
Levonorg-Eth Estrad Eth Estrad
Levora-28
Lillow
Lojaimiess tablet
Loryna
Low-Ogestrel
Lo-Zumandimine
Lutera
Lyleq
Lyza
Marlissa
Medroxyprogesterone acetate
Merzee
Mibelas 24 Fe

¹Certain age and/or gender requirements apply. If you have questions about your eligibility for this coverage, call our Member Service Center at 800-336-0013.

²Medications require prior authorization before being covered as free preventive.



MESSA ABC Free preventive prescriptions

Microgestin
Microgestin Fe
Mili
Mono-Linyah
Necon
New Day
Next Choice One Dose
Nikki
Nora-Be
Norethindrone
Norethindron-Ethiiny Estradiol
Norethin-Eth Estra-Ferrous Fum
Norgestimate-Ethinyl Estradiol
Norgestrel-Ethinyl Estra
Norlyda
Norlyroc
Nortel
Nortel 7/7/7-28
Nylia
Nymyo
Ocella
Opcon One-Step
Option 2
Philith
Pimtrea
Pirmella 1/35-28
Pirmella 7/7/7-28
Portia
Previfem
React
Reclipsen
Rivelsa
Setlakin
Sharobel
Simliya
Simpesse
Sprintec
Sronyx
Syeda
Take Action
Tarina 24 FE
Tarina Fe
Tarina Fe 1-20 Eq
Taysofy
Tilia Fe
Tri Femynor
Tri-Estarylla
Tri-Legest Fe
Tri-Linyah
Tri-Lo-Estarylla
Tri-Lo-Marzia
Tri-Lo-Mili

Tri-Lo-Sprintec
Tri-Mili
Tri-Nymyo
Tri-Sprintec
Trivora-28
Tri-Vylibra
Tri-Vylibra Lo
Tulana
Tydemy
Velivet
Vestura
Vienna
Viorele
Volnea tablet
Vyfemla
Vylibra
Wide-Seal
Wera
Wymzya Fe
Xulane
Zafemy
Zarah
Zumandimine

Fluoride Preparations

Cavarest
Fluoride
SF
SF 5000 Plus
Sodium Fluoride cream
Sodium Fluoride gel
Sodium Fluoride paste

Folic Acid¹

(generic only – 0.4 mg and 0.8 mg)

Hypertension

Acebutolol
Aliskiren
Amiloride
Amiloride/HCTZ
Amlodipine
Amlodipine/Benazepril
Amlodipine/Olmesartan
Amlodipine/Valsartan
Amlodipine/Valsartan/HCTZ
Atenolol
Atenolol/Chlorthalidone
Benazepril
Benazepril/HCTZ
Betaxolol
Bisoprolol

Bisoprolol/HCTZ
Bumetanide
Candesartan
Candesartan/HCTZ
Captopril
Cartia XT
Carvedilol
Carvedilol Phosphate
Chlorothiazide
Chlorthalidone
Clonidine
Diltiazem
Diltiazem CD
Diltiazem ER
Dilt-XR
Doxazosin
Enalapril
Enalapril/HCTZ
Eplerenone
Ethacrynic acid
Felodipine
Fosinopril
Fosinopril/HCTZ
Furosemide
Guanfacine
HCTZ
Hydralazine
Indapamide
Irbesartan
Irbesartan/HCTZ
Isradipine
Labetalol
Lisinopril
Lisinopril/HCTZ
Losartan
Losartan/HCTZ
Matzim LA
Methyldopa
Metolazone
Metoprolol/HCTZ
Metoprolol succinate
Metoprolol tartrate
Minoxidil
Moexipril
Nadolol
Nebivolol
Nebivolol Hcl
Nicardipine
Nifedipine
Nifedipine ER
Nimodipine
Nisoldipine



MESSA ABC Free preventive prescriptions

Olmesartan
Olmesartan/Amlodipine/HCTZ
Olmesartan/HCTZ
Perindopril
Phenoxybenzamine
Pindolol
Prazosin
Propranolol
Propranolol ER
Quinapril
Quinapril/HCTZ
Ramipril
Sorine
Sotalol
Sotalol AF
Spironolactone
Spironolactone/HCTZ
Taztia XT
Telmisartan
Telmisartan/Amlodipine
Telmisartan/HCTZ
Terazosin
Tiadyt ER
Timolol
Torsemide
Trandolapril
Trandolapril/Verapamil
Triamterene
Triamterene/HCTZ
Valsartan
Valsartan/HCTZ
Verapamil
Verapamil ER

Prenatal Vitamins

Prenatal
Prenatal plus iron
Prenatal vitamins plus low iron
PNV tabs 29-1

Pre-Exposure Prophylaxis (PrEP) for HIV²

Emtricitabine 200 mg/Tenofovir 300 mg

Smoking Cessation Products¹

Bupropion ER/SR
(generic Zyban 150 mg only)
Chantix
Nicotine OTC Patches and Gum
Nicotrol
Nicotrol NS

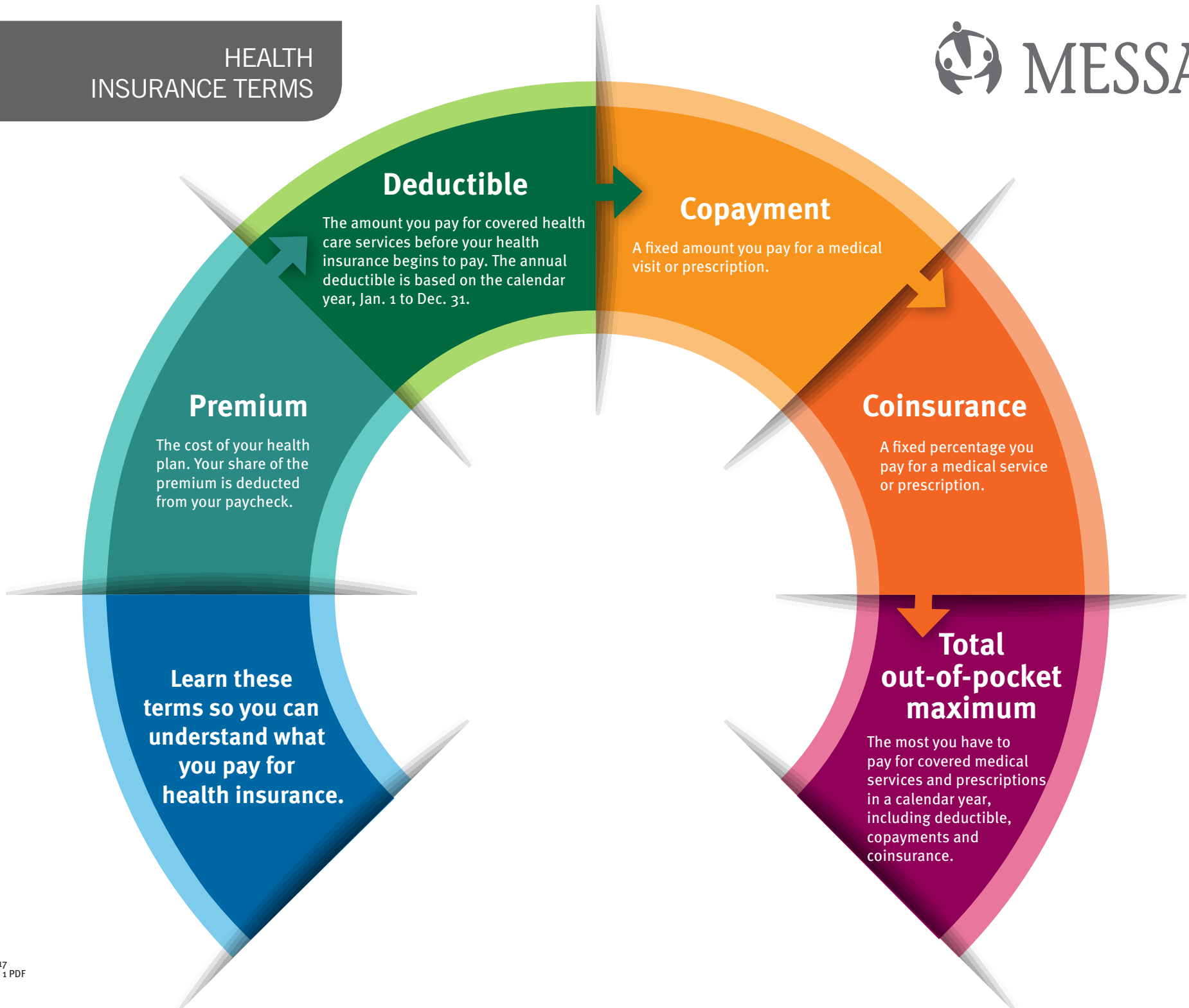
Weight Loss Products

Benzphetamine hcl
Diethylpropion hcl
Diethylpropion hcl Er
Phendimetrazine tartrate
Phentermine hcl

¹Certain age and/or gender requirements apply. If you have questions about your eligibility for this coverage, call our Member Service Center at 800-336-0013.

²Medications require prior authorization before being covered as free preventive.





Medicare and HSA eligibility

I am:

A.

- 65 years old and Medicare eligible
- Not enrolled in Medicare
- Single or married
- Enrolled in single, 2-person or family MESSA ABC
- Not receiving Social Security

Medicare eligibility alone does not disqualify you from contributing, or receiving employer contributions, to an HSA. If you are actively employed and are not receiving Social Security you will not be automatically enrolled in Medicare.

B.

- 65 years old and Medicare eligible
- Single or married
- Enrolled in single, 2-person or family MESSA ABC
- Receiving Social Security, and therefore automatically enrolled in Medicare Part A

You cannot contribute, or receive employer contributions, to an HSA. When you receive Social Security you are automatically enrolled in Medicare at age 65. You cannot decline the automatic enrollment in hopes of participating in an HSA. NOTE: Although no further funds can be contributed to your HSA once you are enrolled in Medicare, any funds that remain in your HSA can still be used to pay for eligible medical expenses on a tax-advantaged basis.

C.

- 65 years old and Medicare eligible
- Married to a spouse who is retired and receiving Social Security and Medicare
- Enrolled in family MESSA ABC

Your spouse's receipt of Medicare benefits does not disqualify you from contributing, or receiving employer contributions, to an HSA. You may also contribute, or receive contributions, up to the 2-person limit.

D.

- 65 years old and Medicare eligible
- Enrolled in Medicare (either voluntarily or automatically)
- Married to a spouse who is not Medicare eligible
- Enrolled in family MESSA ABC

You cannot contribute, or receive employer contributions, to an HSA. However, as long as he is otherwise eligible, your spouse can establish and contribute to an HSA, up to the 2-person limit. Your spouse's contributions will be on an after-tax basis and he cannot accept contributions from your employer. But your spouse can use the HSA funds to pay your eligible expenses (except Medicare Part B & D premiums) even though you are not HSA-eligible. NOTE: Although no further funds can be contributed to your HSA once you are enrolled in Medicare, any funds that remain in your HSA can still be used to pay for eligible medical expenses on a tax-advantaged basis.

Learn more at messa.org/MESSAABCs or call MESSA's Member Service Center at **800.336.0013**.

HSA eligibility and opting out of your HealthEquity® HSA

HSA eligibility:

Under federal law, contributions to a health savings account (HSA) from eligible individuals and contributions made on behalf of eligible individuals by their employers are not taxed. Interest, investment earnings and disbursements from the HSA for eligible medical expenses are also not subject to taxes. In order to enjoy the tax-free benefits of an HSA, employees must be eligible under IRS rules.

To qualify for an HSA, an employee:

- Must be covered by an HSA-qualified high-deductible plan (MESSA ABC plans are HSA-qualified).
- Cannot be claimed as a dependent on someone else's tax return.
- Cannot be covered under any other health plan unless that plan is also HSA-qualified.
- Cannot be enrolled in Medicare or Medicaid.
- Cannot have utilized VA benefits in the three months leading up to enrollment in the HSA plan.
- Generally cannot make contributions to an HSA if she has a medical flexible spending account (FSA) or a health reimbursement account (HRA) that reimburses qualified medical expenses (even if the employee is covered by a high-deductible health plan).

For additional information on eligibility, review IRS Publication 969 at www.irs.gov/publications/p969.

Your HealthEquity HSA:

When MESSA receives your enrollment information for MESSA ABC, we will inform HealthEquity to activate your free HSA account. You will receive a welcome kit and VISA® debit card directly from HealthEquity. Contact your employer if your group has negotiated another HSA provider.

Opting out of your HealthEquity HSA:

If you are enrolled in a MESSA ABC plan and aren't sure you are eligible to make contributions to an HSA, check with your tax adviser or legal counsel. If you want to opt-out and close your HealthEquity HSA account, call HealthEquity's Member Services department at 877.218.3432.



Health Savings Account (HSA)

FAQ

Q: What is an HSA?

A: An HSA is a tax-favored account that allows the account holder to save and pay for qualified medical expenses, tax-free. To open an HSA, you must be in an HSA-qualified health plan like MESSA ABC. You can use your HSA to pay out-of-pocket costs, copayments or coinsurance, as well as other qualified medical expenses.

Q: I have a MESSA ABC plan now. Where do I go to start an HSA?

A: When you enroll in a MESSA ABC plan, you also receive a HealthEquity HSA. You will receive a member welcome kit directly from HealthEquity with account information. It is important that you take a few minutes to activate your account online. There are no HealthEquity setup fees or monthly administrative fees for MESSA ABC plan members. Contact your employer if your group has negotiated another HSA provider.

Q: Who is eligible to contribute to an HSA?

A: To be eligible to open and contribute to an HSA, you must meet the following requirements:

- Be covered under an HSA-qualified health plan on the first day of any month for which eligibility is claimed (see IRS Publication 969—Health Savings Accounts and Other Tax-Favored Health Plans)
- Not be enrolled in Medicare
- Not be claimed as a dependent on someone else's tax return
- Have no other medical insurance except what's permitted by the IRS

Q: Who owns the HSA?

A: The money in the account belongs to you — for the rest of your life.

Q: Who can put money in my HSA?

A: Anyone can contribute to your HSA; however, only the account holder can receive tax deductions on money contributed.

Q: How much money can I contribute to my HSA?

A: In 2023, the limits are \$3,850 for individuals and \$7,750 for families. People over the age of 55 can make an additional “catch-up” contribution of \$1,000. These limits are the same regardless of the source of the contribution.

Q: What if I am covered under my spouse's insurance but I want to enroll in one of the MESSA ABC plans and contribute to an HSA?

A: If you are covered under another medical plan that is not HSA-compliant, you are not eligible under IRS rules to contribute to an HSA (see IRS Publication 969).

Q: Can I have an HSA and a flexible spending account?

A: In most cases, no. The IRS has specific rules for insurance plans that are allowed to coexist with an HSA and plans that would disqualify you from owning an HSA.

For specific questions, contact your provider or a financial or tax adviser for guidance.





Q: What happens to the money in my HSA if I leave my job or retire?

A: It's your account, so you take that money with you. If you're on Medicare or go to another employer that doesn't have a qualified high-deductible health plan, you can still use your HSA money to pay for copays, coinsurance and qualified medical expenses, but you won't be able to contribute more money to your HSA. If you have a HealthEquity HSA, you will begin paying monthly account fees.

Q: What happens to any money remaining in my HSA at the end of the year?

A: The money rolls over from year to year. You don't lose the money left in your HSA or the interest it has earned. It's your money.

Q: Can I take the money out of my HSA any time I want?

A: Yes. If you use the money to pay for qualified medical expenses, then you will not be taxed or assessed a penalty. If you take money out for other purposes, however, you'll have to pay income taxes on the withdrawal, plus a 20% penalty.

Q: Does the money in my HSA earn interest?

A: Yes, and that interest is tax-free.

Q: Can the money in my HSA be invested?

A: Yes.

Q: Can I roll the money from my IRA into my HSA?

A: Yes. You can make a one-time rollover from your IRA into your HSA. You can't, however, roll money into your IRA from your HSA. Also, a rollover will count against your annual contribution limit.

Q: If my spouse is on Medicare, can I contribute to an HSA?

A: Yes.

Q: What is a qualified medical expense?

A: Qualified medical expenses are those that would generally qualify for the medical and dental expenses income tax deduction as outlined in IRS Publication 502—Medical and Dental Expenses. See www.irs.gov/publications/p502/index.html for a current list.

Q: Can I use my HSA dollars to pay for medical copayments or coinsurance?

A: Yes, but these expenses will not apply to your MESSA ABC insurance deductible.

Q: Can I use my HSA dollars to pay for dental expenses, orthodontics, contacts and eyeglasses?

A: Yes, but these expenses will not apply to your MESSA ABC insurance deductible.

 Call MESSA's Member Service Center at 800-336-0013



Language services

If you, or someone you're helping, needs assistance, you have the right to get help and information in your language at no cost. To talk to an interpreter, call MESSA's Member Service Center at 800.336.0013 or TTY: 888.445.5614.

Si usted, o alguien a quien usted está ayudando, necesita asistencia, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al número telefónico de servicios para miembros de MESSA, que aparece en la parte trasera de su tarjeta.

إذا كنت أنت أو شخص آخر تساعد به حاجة إلى المساعدة، فمن حقك الحصول على المساعدة والمعلومات بلغتك بدون أي كلفة. للتحدث إلى مترجم، اتصل بالرقم المخصص لخدمات أعضاء MESSA الموجود على ظهر بطاقتك.

如果您，或是您正在協助的對象，需要協助，您有權利免費已您的母語得到幫助和訊息。要洽詢一位翻譯員，請撥在您的卡背面的MESSA會員服務電話。

Nếu quý vị hoặc ai đó mà quý vị đang giúp đỡ, cần sự giúp đỡ, quý vị có quyền được trợ giúp và nhận thông tin bằng ngôn ngữ của quý vị miễn phí. Để nói chuyện với một thông dịch viên, hãy gọi đến số dịch vụ thành viên MESSA trên mặt sau của thẻ.

Nëse ju, ose dikush që po ndihmoni, ka nevojë për asistencë, keni të drejtë të merrni ndihmë dhe informacion falas në gjuhën tuaj. Për të folur me një përkthyes, telefononi numrin e shërbimit të anëtarësimit MESSA në anën e pasme të kartës tuaj.

귀하 또는 귀하가 도움을 제공하는 누군가가 도움이 필요한 경우, 귀하는 귀하의 모국어로 무료로 도움과 정보를 제공 받을 권리를 갖고 있습니다. 통역사의 도움을 받으려면 카드 뒷면의 MESSA 회원 서비스 번호로 전화하십시오.

MESSA، ٨٠٠.٣٣٦.٠٠١٣ أو ٨٨٨.٤٤٥.٥٦١٤
٨٠٠.٣٣٦.٠٠١٣ أو ٨٨٨.٤٤٥.٥٦١٤

যদি আপনার বা আপনি সাহায্য করেন এমন কারো সহায়তার প্রয়োজন হয়, তাহলে কোনো খরচ ছাড়াই আপনার ভাষায় সহায়তা ও তথ্য পাওয়ার অধিকার রয়েছে। কোনো দোভাষীর সাথে কথা বলতে, আপনার কার্ডের পেছনে প্রদত্ত MESSA সদস্য পরিষেবার নম্বরে কল করুন।

Jeśli Ty lub osoba, której pomagasz, potrzebujesz pomocy, masz prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer działu obsługi członków MESSA wskazany na odwrocie Twojej karty.

Falls Sie oder jemand, dem Sie helfen, Unterstützung benötigen, haben Sie das Recht kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer der MESSA-Mitgliederbetreuung auf der Rückseite Ihrer Karte an.

Se tu o qualcuno che stai aiutando avete bisogno di assistenza, hai il diritto di ottenere gratuitamente aiuto e informazioni nella tua lingua. Per parlare con un interprete, chiama il numero del servizio membri MESSA presente sul retro della tua tessera.

ご本人様、またはお客様の身の回りの方で支援を必要とされる方でご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合はお持ちのカードの裏面に記載されたMESSAメンバーサービスの電話番号までお電話ください。

Если Вам или лицу, которому Вы помогаете, нужна помощь, то Вы имеете право на бесплатное получение помощи и информации на Вашем языке. Для разговора с переводчиком позвоните по номеру телефона MESSA отдела обслуживания клиентов, указанному на обратной стороне Вашей карты.

Ukoliko je vama ili nekom kome pomažete potrebna pomoć, imate pravo dobiti pomoć i informaciju na vašem jeziku besplatno. Da biste razgovarali sa prevodiocem, pozovite broj za usluge članova MESSA na zadnjoj strani vaše kartice.

Kung ikaw, o ang iyong tinutulungan, ay nangangailangan ng tulong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang gastos. Upang makausap ang isang interpreter, tumawag sa numero para sa mga serbisyo sa miyembro ng MESSA na nasa likuran ng iyong card.

Important disclosure

MESSA and Blue Cross Blue Shield of Michigan (BCBSM is an independent licensee of the Blue Cross and Blue Shield Association) comply with federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. MESSA and BCBSM provide free auxiliary aids and services to people with disabilities to communicate effectively with us, including qualified sign language interpreters. If you need assistance, call MESSA's Member Service Center at 800.336.0013 or TTY: 888.445.5614.

If you believe that MESSA or BCBSM failed to provide services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance in person, or by mail, phone, fax or email: General Counsel, MESSA, P.O. Box 2560, East Lansing, MI 48826-2560, 800.292.4910, TTY: 888.445.5613, Fax: 517.203.2909 or CivilRights-GeneralCounsel@messa.org.

If you need help filing a grievance, MESSA's general counsel is available to help you. You can also file a civil rights complaint with the U.S. Department of Health & Human Services Office for Civil Rights at ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail, phone or email: U.S. Department of Health & Human Services, 200 Independence Ave, S.W., Washington, D.C. 20201, 800.368.1019, TTD: 800.537.7697 or OCRComplaint@hhs.gov.

Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.