MESSA In-Network Plan Comparison - Effective 1/1/2027

Addison Community Schools - Part of Lenawee County Consortium - All Employees

	MESSA ABC Plan 1 $1,750/$3,500 HSA 0% 5-Tier Rx	MESSA ABC Plan 2 $2,000/$4,000 HSA 10% 5-Tier Rx
In-Network Cost Share After Deductible		
Deductible	$1,750/$3,500	$2,000/$4,000
Coinsurance	0%	10%
Teladoc 24/7 care for minor illnesses, injuries and mental health	0%	10%
Teladoc Health virtual primary care	0%	10%
Office visit	0%	10%
Specialist visit	0%	10%
Urgent care	0%	10%
Emergency room	0%	10%
Total out-of-pocket maximum	$3,750/$7,500	$5,000/$8,700
Certain Benefit Differences (cost share is applied after deductible is met)		
Chiropractic manipulations	38 visits per calendar year, including therapeutic massage; 100% after ded.	38 visits per calendar year, including therapeutic massage; 90% after ded.
Osteopathic manipulations	38 visits per calendar year; 100% after ded.	38 visits per calendar year; 90% after ded.
Outpatient physical, occupational and speech therapy	60 visits combined per calendar year; 100% after ded.	60 visits combined per calendar year; 90% after ded.
Bariatric surgery	100% after ded.	90% after ded.
Acupuncture	100% after ded.	90% after ded.
Hearing aids	100% up to a max. benefit after ded.	90% up to a max. benefit after ded.

Prescription Drugs	5-Tier Rx (after deductible)	5-Tier Rx (after deductible)
Up to a 34-day supply		
Generic	Free or $10	Free or $10
Preferred brand	$40	$40
Nonpreferred brand	$80	$80
Preferred specialty (generic specialty and brand specialty)	20% coinsurance ($0 min - $150 max)	20% coinsurance ($0 min - $150 max)
Nonpreferred specialty	20% coinsurance ($0 min - $300 max)	20% coinsurance ($0 min - $300 max)
90-day supply		
Generic, Preferred brand, Nonpreferred brand	3x 1-month supply; Retail or mail order	3x 1-month supply; Retail or mail order
Additional Information		
Free preventive drug list(s)	ACA Free Preventive list and MESSA Expanded Free Preventive list. These are FREE before deductible.	ACA Free Preventive list and MESSA Expanded Free Preventive list. These are FREE before deductible.
Supplemental Plans	Not included	Not included

ACA = Affordable Care Act

Essentials by MESSA Rx, Balance+ Rx, and 5-Tier Rx plans have several drugs and drug categories that are excluded.

~ The MESSA ABC Plan 1 and Balance+ deductible is subject to change each Jan. 1 to remain HSA-compatible, per IRS rules; out-of-pocket maximums may change based on deductible amounts.

If you have any questions, please contact your MESSA Field Representative, Julie Berryman, at 866-637-0006.

This comparison is provided for informational purposes only and MESSA assumes no responsibility or liability for any errors or omissions in the content. Refer to MESSA.org and the plan booklets for additional information.