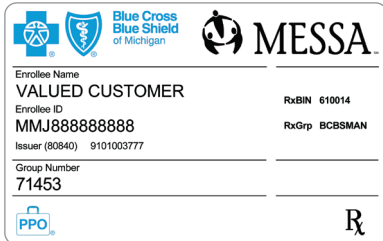


Quick tips for MESSA ABC members



Always give pharmacies and medical providers your MESSA card before paying any bill. It will save you money.

MESSA ABC Plan 2 — Medical and Rx coverage

- With MESSA ABC plans, 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 the deductible. After your deductible is met, you only pay prescription copayments or coinsurance.
- Once you've met your deductible, you may have to pay coinsurance for medical services.
- Out-of-network costs do not count toward the in-network deductible.
- It's important to stay in-network. If you go to in-network providers, the deductible is \$2,000 for single coverage and \$4,000 for 2-person and family coverage. The out-of-network deductible is twice as much (\$4,000/\$8,000). Also, you will have lower coinsurance by staying in-network.
- Your deductible resets Jan. 1 every year.
- Routine vision and dental costs do not count toward your MESSA ABC medical deductible.



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

HealthEquity HSA*

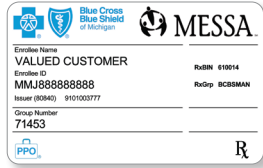
- Your health savings account (HSA) is a bank account. This account is separate from your insurance.
- MESSA sends your medical, prescription, dental and vision claims payment information to your HealthEquity HSA electronically for your convenience.
- You can pay your out-of-pocket expenses at the point-of-service using your HSA Visa debit card or you can pay online later from your HealthEquity member portal. 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.
- 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.
- Put money in your HSA. Employee and employer contributions to your HSA are tax-free.
- Your HSA is yours forever. You don't pay taxes on money you put in your HSA as long as you use it for IRS-qualified medical expenses.

* When applicable.

Keys to using your MESSA card and HealthEquity card



Present MESSA insurance card



Member asks doctor to bill MESSA

MESSA applies discount

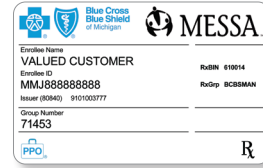
MESSA sends explanation of benefits to member and doctor

Doctor will bill member for outstanding balance (deductible, coinsurance)

Member pays doctor using HSA funds or an alternate method (cash, debit card, check, credit card)



Present MESSA insurance card



Pharmacy applies discount

Member pays pharmacy using HSA funds or an alternate method (cash, debit card, check, credit card)



Pharmacy sends claim and payment information to MESSA

MESSA applies member payment. No paperwork needed!

QUESTIONS? Call MESSA's Member Service Center at 800.336.0013 or HealthEquity at 877.218.3432.