

MESSA In-Network Plan Comparison - Effective 1/1/2025
Saginaw Valley State University - Faculty

629A Faculty	MESSA Choices \$0/\$0 0% MESSA Saver Rx	MESSA Choices \$200/\$400 0% MESSA Saver Rx	MESSA Choices \$500/\$1,000 0% MESSA Saver Rx
In-Network Cost Share After Deductible			
Deductible	\$0/\$0	\$200/\$400	\$500/\$1,000
Coinsurance	0%	0%	0%
Teladoc Health 24/7 care for minor illnesses, injuries and mental health	\$5	\$10	\$20
Teladoc Health virtual primary care	\$5	\$10	\$20
Office visit	\$5	\$10	\$20
Specialist visit	\$5	\$10	\$20
Urgent care	\$10	\$25	\$25
Emergency room	\$25	\$50	\$50
Total out-of-pocket maximum	\$2,000/\$4,000	\$2,200/\$4,400	\$2,500/\$5,000
Certain Benefit Differences (cost share is applied after deductible is met)			
Chiropractic manipulations	38 visits per calendar year, including theraputic massage; 100% after ded.	38 visits per calendar year, including theraputic massage; 100% after ded.	38 visits per calendar year, including theraputic massage; 100% after ded.
Osteopathic manipulations	38 visits per calendar year; 100% after ded.	38 visits per calendar year; 100% after ded.	38 visits per calendar year; 100% after ded.
Outpatient physical, occupational and speech therapy	60 visits combined per calendar year; 100% after ded.	60 visits combined per calendar year; 100% after ded.	60 visits combined per calendar year; 100% after ded.
Bariatric surgery	100% after ded.	100% after ded.	100% after ded.
Acupuncture	100% after ded.	100% after ded.	100% after ded.
Hearing aids	100% up to a max. benefit after ded.	100% up to a max. benefit after ded.	100% up to a max. benefit after ded.
Prescription Drugs	MESSA Saver Rx	MESSA Saver Rx	MESSA Saver Rx
Up to a 34-day supply			
Generic	\$2 or \$10	\$2 or \$10	\$2 or \$10
Preferred brand	\$20 or \$40	\$20 or \$40	\$20 or \$40
Nonpreferred brand			
90-day supply			
Generic, Preferred brand, Nonpreferred brand	2x 1-month supply; Retail or mail order	2x 1-month supply; Retail or mail order	2x 1-month supply; Retail or mail order
Additional Information			
Free preventive drug list(s)	ACA Free Preventive list. These are FREE before deductible.	ACA Free Preventive list. These are FREE before deductible.	ACA Free Preventive list. These are FREE before deductible.

~ For Saver Rx and ABC Rx, the reduced cost generic drugs at \$2 and brand name drugs at \$20, include medications for asthma, diabetes, coronary artery disease, high blood pressure and high cholesterol.

~ 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, Abby Zarimba, at 800.292.4910.

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.