

MESSA In-Network Plan Comparison - Effective 1/1/2022
Saginaw Valley State University - Faculty

629A Teachers	MESSA Choices None 0% MESSA Saver Rx	MESSA Choices \$200/\$400 0% MESSA Saver Rx
In-Network Cost Share After Deductible		
Deductible	None	\$200/\$400
Coinsurance	0%	0%
Blue Cross online visit copay/coinsurance	\$5	\$10
Office visit copay/coinsurance	\$5	\$10
Specialist visit copay/coinsurance	\$5	\$10
Urgent care copay/coinsurance	\$10	\$25
Emergency room copay/coinsurance	\$25	\$50
Total out-of-pocket maximum	\$2,000/\$4,000	\$2,200/\$4,400
Certain Benefit Differences		
Chiropractic manipulations	Up to 38 visits per calendar year, including therapeutic massage; Covered 100% after deductible;	
Osteopathic manipulations	Up to 38 visits per calendar year; Covered 100% after deductible; \$5 office visit copay may apply	
Outpatient physical, occupational and speech therapy	Up to a combined 60 visits per calendar year; Covered 100% after deductible	
Bariatric surgery	Covered 100% after deductible	
Acupuncture	Covered 100% after deductible	
Hearing aids	Covered 100% up to a maximum benefit after deductible	
Prescription Drugs		
MESSA Saver Rx		
34-day supply		
Generic drug	\$2 or \$10	
Preferred brand drug	\$20 or \$40	
Non-preferred brand drug		
90-day supply		
Generic drug, Preferred brand drug, Non-preferred brand drug	2x copay of applicable 34-day supply; Available via retail or mail order	
Additional Rx Information		
Free preventive drug lists	Affordable Care Act (ACA) Free Preventive Drug Coverage	

~ 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.

If you have any questions, please contact your MESSA Field Representative, Abby Zarimba, at 800.292.4910.

Information on this document is a general overview. Refer to MESSA.org and the plan booklets for additional information.