

If you have MESSA ABC with 3-Tier Rx with Mandatory Mail:

You must order all 90-day prescriptions and certain long-term maintenance medications through Optum Rx for home delivery.

To order medications through Optum Rx, log in to your MyMESSA account at messa.org and select "Optum Rx home delivery." You may also call MESSA at 800-336-0013 or TTY: 888-445-5614 for assistance or contact us via live chat from your MyMESSA account or through the MESSA app.



MESSA ABC with 3-Tier Rx

Overview

- You pay the full cost of your prescriptions until your deductible is fully paid. After deductible, you are responsible for prescription copayments or coinsurance until your out-of-pocket maximum is reached.
- Save money by using Optum Rx for home delivery of your medications.
- In most cases, if your doctor writes "Dispense as written" or "DAW," your cost will be higher.
- After your deductible is fully paid, if you take a brand-name medication and a generic is available, you pay Tier 3 coinsurance plus the difference between the approved amount and the retail cost. Your doctor may request an exception due to medical necessity.
- If the approved amount is less than the copayment, you pay only the approved amount for the drug.
- Specialty medications may be handled separately. We reserve the right to limit the initial quantity of select specialty drugs. Your copay will be reduced by one-half for this reduced initial fill. Additional fills for specialty drugs are limited to a 30-day supply and must be obtained from a retail pharmacy or by mail through AllianceRx Walgreens Pharmacy.
- Your prescription plan includes a number of money-saving features, including prior authorization, step therapy and quantity limits.

	Up to 34-day supply	90-day supply
List of specific preventive medications in addition to those mandated by federal law are covered 100% with no deductible required.	No cost to you	No cost to you
After your deductible is met the following copayments apply:		
Tier 1 Generics	\$10 copayment	\$25 copayment
Tier 2 Most brand drugs with no generic equivalent	20% coinsurance \$40 minimum – \$80 maximum	20% coinsurance \$100 minimum – \$200 maximum
Tier 3 Most brand drugs with a generic equivalent or therapeutic alternative	20% coinsurance \$60 minimum – \$100 maximum	20% coinsurance \$150 minimum – \$250 maximum
<p><i>The amount you pay for brand-name medications varies because coinsurance is based on the price of the drug when it is filled. If you obtain a Tier 3 drug when a Tier 1 drug is available, you will pay the Tier 3 coinsurance plus the difference in cost between the Tier 1 drug and the Tier 3 drug. A drug may switch from one tier to another.</i></p> <p>Up to a 90-day supply of insulin may be obtained for the same amount as a 34-day supply from any in-network provider.</p>		



Know where to go

Not sure where to go when you're sick and you can't get an appointment with your doctor? You have options – review them now so you can make the best choice when you need medical care.

ONLINE VISITS



MESSA and Blue Cross Online Visits have partnered to provide convenient, affordable care for minor, nonemergency illnesses and therapy sessions.

- Mental health visits and counseling
- Sinus or respiratory infection
- Cold or flu
- Seasonal allergies
- Urinary tract infection
- Eye irritation or redness
- Strains and sprains
- Pink eye
- Rash
- Skin wound

Go to messa.org/messaonlinevisits.

URGENT CARE



Handles problems that need immediate attention but aren't life-threatening or emergencies.

Average cost per visit: \$120

- Stitches
- Back pain
- Mild asthma symptoms
- Strains and sprains
- Nausea, vomiting, diarrhea
- Bumps, cuts, scrapes
- Cough, sore throat
- Ear or sinus pain
- Eye swelling, irritation
- Insect/animal bites
- Allergies

ER



Provides fast, life-or-limb-saving care.

If in doubt, call 911 or go to the closest ER.

Average cost per visit: \$1,597

- Sudden or unexplained loss of consciousness
- Persistent chest pain
- Signs of a stroke
- Severe shortness of breath
- High fever
- Coughing up or vomiting blood
- Cut or wound that won't stop bleeding
- Broken bone or dislocated joint
- Severe pain, particularly in abdomen
- Serious burns
- Head trauma

About MESSA coverage

All medical services are subject to the terms of your MESSA plan, including deductibles and applicable copayments or coinsurance. If you have questions about your coverage, call MESSA's Member Service Center at 800-336-0013.



