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

Monroe County ISD - 690A Teachers/Certified

	MESSA Choices $1,000/$2,000 0% 3-Tier Rx	MESSA ABC Plan 2 $2,000/$4,000 HSA 0% 3-Tier Rx	MESSA ABC Plan 2 $2,000/$4,000 HSA 20% 3-Tier Rx	MESSA ABC Plan 2.5 $2,550/$5,100 HSA 0% 5-Tier Rx
In-Network Cost Share After Deductible				
Deductible	$1,000/$2,000	$2,000/$4,000	$2,000/$4,000	$2,550/$5,100
Coinsurance	0%	0%	20%	0%
Teladoc 24/7 care for minor illnesses, injuries and mental health	$20	0%	20%	0%
Teladoc Health virtual primary care	$20	0%	20%	0%
Office visit	$20	0%	20%	0%
Specialist visit	$20	0%	20%	0%
Urgent care	$25	0%	20%	0%
Emergency room	$50	0%	20%	0%
Total out-of-pocket maximum	$4,000/$8,000	$4,000/$8,000	$5,000/$8,700	$4,550/$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; 100% after ded.	38 visits per calendar year, including therapeutic massage; 80% after ded.	38 visits per calendar year, including therapeutic 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; 80% 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; 80% after ded.	60 visits combined per calendar year; 100% after ded.
Bariatric surgery	100% after ded.	100% after ded.	80% after ded.	100% after ded.
Acupuncture	100% after ded.	100% after ded.	80% after ded.	100% after ded.
Hearing aids	100% up to a max. benefit after ded.	100% up to a max. benefit after ded.	80% up to a max. benefit after ded.	100% up to a max. benefit after ded.

Prescription Drugs	3-Tier Rx	3-Tier Rx (after deductible)	3-Tier Rx (after deductible)	5-Tier Rx (after deductible)
Up to a 34-day supply				
Generic	$10	Free or $10	Free or $10	Free or $10
Preferred brand	20% coinsurance ($40 min - $80 max)	20% coinsurance ($40 min - $80 max)	20% coinsurance ($40 min - $80 max)	$40
Nonpreferred brand	20% coinsurance ($60 min - $100 max)	20% coinsurance ($60 min - $100 max)	20% coinsurance ($60 min - $100 max)	$80
Preferred specialty (generic specialty and brand specialty)	Pricing included in one of the above categories	Pricing included in one of the above categories	Pricing included in one of the above categories	20% coinsurance ($0 min - $150 max)
Nonpreferred specialty				20% coinsurance ($0 min - $300 max)
90-day supply				
Generic, Preferred brand, Nonpreferred brand	2.5x 1-month supply; Retail or mail order	2.5x 1-month supply; Retail or mail order	2.5x 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. These are FREE before deductible.	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.	ACA Free Preventive list and MESSA Expanded Free Preventive list. These are FREE before deductible.
Basic Term Life Insurance	$5,000 included	$5,000 included	$5,000 included	$5,000 included
Supplemental Plans	Not included	Not included	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 ABC 2.5 deductible and out-of-pocket maximums are subject to change each Jan. 1 to align with IRS adjustments.

If you have any questions, please contact your MESSA Field Representative, Monica McKay, 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.