

## MESSA In-Network Plan Comparison - Effective 1/1/2023

### APA - Upper Peninsula

All Employees	MESSA Choices \$500/\$1,000 0% MESSA Saver Rx	MESSA Choices \$1,000/\$2,000 0% MESSA Saver Rx	MESSA ABC Plan 1 \$1,500/\$3,000 HSA 0% MESSA ABC Rx	MESSA ABC Plan 2 \$2,000/\$4,000 HSA 20% MESSA ABC Rx
<b>In-Network Cost Share After Deductible</b>				
Deductible	\$500/\$1,000	\$1,000/\$2,000	\$1,500/\$3,000	\$2,000/\$4,000
Coinsurance	0%	0%	0%	20%
Blue Cross online visit copay/coinsurance	\$20	\$20	0%	20%
Office visit copay/coinsurance	\$20	\$20	0%	20%
Specialist visit copay/coinsurance	\$20	\$20	0%	20%
Urgent care copay/coinsurance	\$25	\$25	0%	20%
Emergency room copay/coinsurance	\$50	\$50	0%	20%
Total out-of-pocket maximum	\$2,500/\$5,000	\$3,000/\$6,000	\$2,500/\$5,000	\$4,000/\$7,500
<b>Certain Benefit Differences</b>				
Chiropractic manipulations	Up to 38 visits per calendar year, including therapeutic massage; Covered 100% after deductible; \$20 office visit copay may apply	Up to 38 visits per calendar year, including therapeutic massage; Covered 100% after deductible; \$20 office visit copay may apply	Up to 38 visits per calendar year, including therapeutic massage; Covered 100% after deductible	Up to 38 visits per calendar year, including therapeutic massage; Covered 80% after deductible
Osteopathic manipulations	Up to 38 visits per calendar year; Covered 100% after deductible; \$20 office visit copay may apply	Up to 38 visits per calendar year; Covered 100% after deductible; \$20 office visit copay may apply	Up to 38 visits per calendar year; Covered 100% after deductible	Up to 38 visits per calendar year; Covered 80% after deductible
Outpatient physical, occupational and speech therapy	Up to a combined 60 visits per calendar year; Covered 100% after deductible	Up to a combined 60 visits per calendar year; Covered 100% after deductible	Up to a combined 60 visits per calendar year; Covered 100% after deductible	Up to a combined 60 visits per calendar year; Covered 80% after deductible
Bariatric surgery	Covered 100% after deductible	Covered 100% after deductible	Covered 100% after deductible	Covered 80% after deductible
Acupuncture	Covered 100% after deductible	Covered 100% after deductible	Covered 100% after deductible	Covered 80% after deductible
Hearing aids	Covered 80% up to a maximum benefit after deductible	Covered 80% up to a maximum benefit after deductible	Covered 80% up to a maximum benefit after deductible	Covered 80% up to a maximum benefit after deductible