MESSA.



This is Sam.

Sam found a suspicious spot on his cheek and wants to get it checked by a dermatologist, but he has no idea how to find one. It's hard to find time during the day to call MESSA for help, so Sam opens his MESSA app and connects with a member service specialist using MESSA's live chat.

You have questions,

MESSA has answers

The member service specialist responds to Sam right away and tells him he can visit messa.org/FindCare to find options for an in-network dermatologist. Sam loves this because he can browse providers and look up reviews.



This is Jennifer.

Jennifer recently had some bloodwork done to make sure her thyroid is doing its job. When Jennifer checks her explanation of benefits, she notices a charge for the labs. However, when she had similar blood work done six months ago, her insurance fully covered the costs. She calls the MESSA Member Service Center at 1-800-336-0013 for an explanation.

The member service specialist explains that Jennifer's recent blood work was ordered to help her doctor diagnose her condition and that's why she had to pay an out-of-pocket expense. However, the blood work six months ago was preventive, so that was fully covered.



This is Carrie.

Her son's pediatrician suggested that Carrie have him evaluated for autism. She does not know where to start or what her insurance will cover. She logs into her MyMESSA account and sends a secure message with lots of questions, ranging from "How do I find an evaluation center?" to "What does my MESSA plan cover?"

A MESSA member service specialist responds with detailed information to Carrie's message. The specialist provides a list of approved autism evaluation centers to help Carrie move in the right direction and lets her know what her plan covers. Carrie is relieved that she got what she needs to get her son the right care.

In whatever way you need it, we're happy to help. MESSA is here for you:



Member Service Center: 800-336-0013 MESSA field representatives: 800-292-4910

The people and stories in this ad are fictional. They are used to describe situations and solutions for MESSA members.

The A MESSA Difference:

By and for educators

- MESSA provides our members with the greatest choice of doctors and access to expert medical care from the best hospitals, including the University of Michigan Health System, Mayo Clinic and Cleveland Clinic.
- As a nonprofit, all of our members' funds are used to pay medical bills and administer benefits. Not a penny goes to shareholder profits, CEO bonuses or insurance agent commissions.
- MESSA is driving innovation and is providing education employees with more affordable options.
- MESSA benefit packages are flexible and offer options to meet the needs of each employee group.
- MESSA's local field representatives provide personal service to members and employers. Field representatives can consult with groups during the collective bargaining process, speak to employee groups and provide detailed analysis to help members make the best choices.



"When I was diagnosed with a rare blood cancer last year, my family and I felt very overwhelmed. Our MESSA case manager helped us navigate the

complexities of the health care system to ensure that I received the very best care. When you are experiencing a serious illness, it makes all the difference that you don't have to worry whether your treatments will be covered. MESSA gave us peace of mind and let us focus on healing."

> Eric Whitney, deputy superintendent for talent development and management, West Bloomfield School District

Interested in getting MESSA for your district? Call your local MESSA field representative at 800-292-4910.

*MESSA health plans are underwritten by Blue Cross Blue Shield of Michigan and 4Ever Life.



We've got your back

"For me, MESSA is peace of mind when we travel. A real person is on the phone when I have questions. Outstanding coverage.



No-hassle care for my kids who are away at college. MESSA takes care of the people who matter most to me — my family. Not stressing about my health insurance helps me put my energy into my work with kids, my relationships and my community — MESSA makes that possible." "I want to give a big shout out to Member Services, who not only quickly obtained a prior authorization for my son's prescription, but then



called the pharmacy to push it through so he did not have to call his physician for a new prescription. It was another awesome encounter with Member Services."

> Meli Zikakis, office assistant, Birmingham Public Schools

 Lesley Addison, guidance counselor, Marquette Area Public Schools



"MESSA matters to me because MESSA is family. I can count on MESSA field reps to answer my questions, calm my fears, explain things and allow my fellow teachers and I the peace of mind in knowing we are in competent and caring hands. Every interaction I have ever had with MESSA has been impressive!"

Carrie Ledet, musical instructor, West Ottawa Middle School

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support through some of life's biggest transitions

Through MESSA, you have access to Ovia Health[™], a benefit that offers support for reproductive health, starting a family, having a healthy pregnancy, balancing life as a parent and managing menopause.

With each Ovia Health app, you have access to:

- Daily personalized articles & tips to help you achieve your goals
- Unlimited in-app messaging with our team of health coaches, including registered nurses and certified nurse-midwives
- Instant analysis & feedback on your health data

Get started with Ovia Health!

- 1. Download the app that's right for you
- 2. Select "I have Ovia Health as a benefit" during signup
- 3. Enter "MESSA" as your health plan
- 4. Explore Ovia Health!

Already have an Ovia Health app on your phone?

- 1. Open the "more" menu
- 2. Tap "My healthcare info"
- 3. Enter "MESSA" as your health plan

For more information, visit messa.org/ovia.



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