

MESSA Limited

MEDICAL PLAN HIGHLIGHTS

BENEFITS FOR YOU

Underwritten by Connecticut General Life Insurance Company

Life Insurance	\$5,000
Accidental Death & Dismemberment Insurance (AD&D)	\$5,000

AD&D terminates at age 65 or when employment terminates, whichever happens last. Life insurance may be continued following termination of employment by direct payment to MESSA.

BENEFITS FOR YOU AND YOUR DEPENDENTS

Underwritten by Blue Cross Blue Shield of Michigan and BCS Life Insurance Company*

MAJOR MEDICAL EXPENSE INSURANCE:

Lifetime Maximum Benefit	\$2,000,000 each family member
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DEDUCTIBLE: All covered expenses (except prescription drugs) are subject to a \$250/per person, limited to \$500 per family, calendar year deductible. If any part of the calendar year deductible has been satisfied by covered charges incurred during the last three months of such calendar year, the deductible for the next succeeding year will be reduced by that amount. Reimbursement begins on eligible covered charges after the deductible has been satisfied.

INPATIENT HOSPITAL CHARGES:

Room and board and necessary medical services	100%
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Pre-admission review required for non-emergency admittance. Pre-admission review required within 72 hours of emergency admittance.

OUTPATIENT CHARGES:

Emergency accident or life threatening illness (initial treatment in hospital emergency room or physician's office)	100% up to R&C
Outpatient department surgery	100% up to R&C

SURGERY AND ANESTHESIA CHARGES:

Participating provider:	100%
Non-participating provider:	
Surgeon's charges	100% up to R&C
Assistant surgeon's charges	100% up to R&C
Anesthesiologist's charges	100% up to R&C

Second surgical opinion required on certain surgeries.

INHOSPITAL MEDICAL VISIT CHARGES:

Participating provider	100%
Non-participating provider	100% up to R&C

For newborn child

Participating provider:	100%
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Non-participating provider:	
First Visit (up to \$30 maximum)	100%
Subsequent Visits (up to \$10 maximum)	100%

DIAGNOSTIC X-RAY AND LABORATORY CHARGES (Outpatient)	100% up to R&C
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CANCER SCREENING EXAMS AND TESTS	100% up to R&C
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PRESCRIPTION DRUG CHARGES:

Each prescription or refill, 50% reimbursement. Total maximum copayment liability on prescription drug coverage limited to \$2,000 annually per family.

HOME HEALTH CARE CHARGES: Each Benefit Period	100% up to R&C
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HOSPICE CARE CHARGES:

\$5,000 maximum for the family unit

Covered charges for inpatient hospice care & in-home prior to death

Family counseling

100% up to R&C

Participating provider - 100%

Non-participating - \$25 per session

MEDICAL CASE MANAGEMENT:

Medical Case Management is an additional benefit available when a catastrophic medical problem occurs, i.e., neurological injury (brain & spinal cord, multiple sclerosis, amyotrophic lateral sclerosis), premature and high risk infants, trauma victims (burns, multiple fractures), amputations, cancer, AIDS, pancreatitis and Crohn's disease. MESSA assigns a Case Manager who functions as a personal liaison between the patient/family, health care team, community resources and MESSA, providing suggestions and coordinating the continuity of care from the onset of illness into the long term rehabilitation. Final decisions remain with the covered patient/family and doctor.

HUMAN ORGAN TRANSPLANTS:

\$1,000,000 transplant benefit maximum during a benefit period.

Not subject to deductible.

Covered charges for heart, lung, heart & lung, liver & pancreas

Anti-rejection drugs

100%

Covered in full for first year, then

up to \$10,000 per year.

Up to \$10,000 for each

transplant

Office visits, home health care, visiting nurses, surgical, storage and transportation costs of organ procurement

Transportation, meals and lodging for the recipient and one other person during a benefit period

Up to \$10,000

THERAPY BENEFITS:

Chemotherapy

Radiation therapy

Hemodialysis

Outpatient substance abuse (in a licensed facility)

100% up to R&C

100% up to R&C

100% up to R&C

100% up to R&C

ITEMS NOT COVERED UNDER YOUR MESSA LIMITED PLAN:

Physician office visits (except for first 90 days follow-up care following accidental injury and visits for required second surgical opinion)

Chiropractic office visits (except for initial spinal manipulation for treatment of a traumatic injury)

Outpatient Mental Health or Substance Abuse treatments

Professional ambulance

Prosthetic and orthotic appliances

Medical supplies

Durable medical equipment

Private duty nursing

Skilled nursing home

Allergy treatment or supplies

Dental treatment or supplies

Vision treatment or supplies

NOTES: "R&C" as used above means "the reasonable amount". A participating provider's charges will not exceed "R&C".

THIS IS A BRIEF SUMMARY OF MESSA LIMITED PLAN BENEFITS. FOR COSTS AND FURTHER DETAILS OF THE COVERAGE, CONTACT MESSA.

**Blue Cross Blue Shield of Michigan is an independent licensee of the Blue Cross and Blue Shield Association.*



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